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ABSTRACT

This 1979 study sought to explore the potential for semi-retirement of University of Washington staff ages fifty-six and over and persons retired from the University during the prior five years. The study focused on the attitudes, interests and work-related characteristics, and behavior of workers as they approach the transition to retirement. Work-and-retirement-related regulations were also explored to identify institutional obstacles to deployment of older workers to best suit both their needs and those of the organizations. Data were obtained from a questionnaire sent to all University non-academic staff in the target age group and, in slightly modified form, to non-academic staff retired within the past five years: from open-ended interviews: and from sick-leave records of the preretirees. Findings indicated that work involvement after retirement was directly related to a whole group of other interrelated factors, including respondents' job classifications, the importance of the work in meeting respondents' needs, amount of job-related training they had obtained, amount of thought they had given to when to retire, expectations concerning the extent to which they would miss various aspects of the job, and degree of involvement in roles not related to their jobs. (The questionnaires are appended.) (LRA)

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POTENTIAL FOR SEMI-RETIREMENT IN PUBLIC AGENCIES:

A SURVEY OF ACTIVE AND RETIRED STAFF

UNIVERSITY OF WASHINGTON

FINAL REPORT

Conducted under IPA Grant #9924

March 1980

Principal Investigator: Susie Anschell

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SUMMARY

This report presents the findings of a 1979 study of University of Washington staff aged 56 and over and persons retired from University of Washington employ during the prior 5 years. It was the object of the study to explore the potential for semi-retirement, defined as a phasing down of work involvement through reduction in hours or workloads. Toward this end, the study focused on the attitudes, interests and work-related characteristics and behavior of workers as they approach the transition to retirement. Work- and retirement-related regulations and procedures were also explored to identify institutional obstacles to deployment of older workers to best suit both their needs and those of the organizations. No attempt was made at estimating the costs of the proposed institutional changes; accordingly the recommendations are contingent upon the acceptability of any net monetary costs within the context of social priorities.

Data were obtained principally in three forms: a 10-page questionnaire sent to all University non-academic staff in the target age group (preretirees) and, in slightly modified form, to non-academic staff retired within 5 years of April 1, 1979 (retirees); open-ended interviews with stratified random samples of respondents in both groups and with supervisors of the preretirees; and sick-leave records of the preretirees. Contacts at the University's retirement office, the state retirement office and the social security office helped to clarify our understanding of prevailing regulations. Questionnaires were returned by 607 preretirees (a 62 percent response rate) and 352 retirees (55 percent response); 89 preretirees and 76 retirees were interviewed; sick leave records were obtained for 70 subjects; and 60 supervisors were interviewed.

From questionnaire responses it was apparent that work involvement after retirement was directly related to a whole group of other interrelated factors including respondents' job classifications, the importance of their work in meeting respondents' needs, amount of job-related training they had obtained,

amount of thought they had given to when to retire, expectations concerning the extent to which they would miss various aspects of the job; and degree of involvement in roles not related to their jobs. Plans not to work after retirement tended to be significantly correlated with lesser work dependence, training and retirement planning and with lower levels of educational attainment and jobs. And retirees with this profile found relatively greater difficulty in adjusting to retirement. Overall, retirees were somewhat more active in both work and leisure activities than preretirees expected to be.

Persons who had at some time considered working part time as a step toward retirement appeared to be characterized by a strong job orientation, as reflected by the importance of their jobs in meeting a number of their psychic needs. Expressed interest was directly proportional to the level of job classification, greatest among administrators and least among maintenance/service personnel. Respondents who had considered part time as a step toward retirement had relatively little retirement service credit, and thought a change to part-time work would both improve their health and enable them to continue to work for a longer time before retiring. However, they were deterred from making a job change at least in part by considerations of not wanting to sacrifice retirement service credit, and, for the present, were still working full time and expecting to retire at a relatively young age.

Somewhat different is the much smaller (53) group of respondents indicating interest in changing to a part time schedule at this time. This group included few secretarial/clerical or service/maintenance personnel and a large number of professionals; it also included married people in disproportionate numbers.

Like persons who had at some time considered working part time as a step toward retirement, persons interested in making the change now had given more thought to when to retire and tended to plan to retire at a younger age. They also thought a part-time schedule would enable them to continue to work for a longer time. And they tended to be less actively involved in non-job-related roles.

However, preretirees in this group did not see the job as meeting their needs and in disproportionate numbers reported problems on the job, especially in the form of strained relations with their supervisor, and lack of recognition; to a lesser extent they also experienced strained relations with one or more of their co-workers. Yet they wanted to continue working. For at least a significant number of them, the job served the need for a creative outlet. And though they were not distinguished by lack of accrued retirement service credit, they did tend to feel financial considerations would figure very importantly in their retirement decisions. They tended in short, to be fairly high-level, disgruntled and perhaps overburdened workers who do not want to give up their jobs but would like some relief.

Like the persons interested in changing to part time, persons now working part time tended to be in jobs of somewhat higher level than average. They tended also to see the job as less important in meeting their needs than did full-time employees and to derive less satisfaction from their work but also experience fewer problems. They also tended to have had significantly less job-related training than full-timers.

Part-timers tended to be more actively involved in most of the non-job-related roles than were full-timers, particularly in those requiring active efforts. The role they most frequently deemed most important was that of son or daughter of elderly parents.

Part-timers tended to resemble the overall sample with respect to retirement planning and their expectations for retirement, except that they expected to work less after retirement and were less likely to think financial considerations would be important in determining when they would retire -- probably because they tended not to be the principal breadwinner of their household.

Irrespective of their status with respect to full- or part-time employment, older workers appear to have some definite attributes as a group -- subject of course to frequent exceptions. Recognition of these attributes is important to the development of an effective human-resource deployment policy that reconciles the needs of mature workers with those of the organization and society at large.

In general, older workers tend to be highly motivated. Except under pressure they are often stable, reliable and diligent workers. Their lower turnover rate can both reduce training costs and provide continuity. Though they may be somewhat slower than their younger counterparts, their greater skill and familiarity with the work frequently enables them to compensate for slower motion or thought processes; assimilation of new instructions is a case in point. Their integration of life- and job-related experiences over a long period of time has in many cases endowed them with a broad perspective and excellent planning and problem-solving skills; also, many are wise in the ways of bureaucracy.

As a group, their principal shortcoming appears to be a tendency to assume a rigid attitude that can hamper adaptation to new circumstances and may result in intolerance of new ways of doing things. In addition, notwithstanding their qualifications and many positive attributes, many older workers are no longer as able as they once were to cope on a sustained basis with the pressures and demands of their jobs. As a result, both their satisfaction and their effectiveness may suffer, and sometimes their health as well.

However, allegations that they make significantly more use of sick leave -- or for that matter less -- are not substantiated by our data. Sick leave records of our preretiree respondents are not notably different from those of their younger counterparts with respect to either average use of sick leave or the distribution of that sick leave over time.

Clearly many older workers have a great deal to offer. Clearly, too, many are not functioning as effectively as they might from a point of view of either

their own gratification or the needs of the workplace. To better reconcile the needs of worker and workplace it is recommended that a careful analysis be made of the costs and benefits of a comprehensive new policy. The policy would have as its focus the mature worker as a valuable resource, and as its principal goal a reworking of the interrelationships among institutions and procedures governing work and retirement. That goal would be accomplished by removing institutional and procedural obstacles to accommodating individual needs and preferences and by providing older workers with extensive and varied training opportunities in no smaller measure than they are available to their younger counterparts (though perhaps sometimes of a different type). The policy intent would be nothing less than a fundamental refashioning of the approach to personnel development so as to give full sanction to non-linear career paths (acceptance of downgrading or lateral changes as an integral option in a "normal" career) and full recognition to part-time work arrangements as a regular alternative career option.

Introduction

A number of demographic, social and medical developments suggest a need to reexamine prevailing policies and practices relating to older persons and the workplace. The trend has been for workers to start their careers later, retire earlier and live to collect pension checks to an older age than was formerly the case. The resulting swelling in the ranks of pensioners imposes an immense burden upon the working population who in a variety of ways are required to shoulder the costs. For the present there are only faint rumblings of protest: the full brunt of the impact is being cushioned by the entry into the workforce of large numbers of "emancipated" women and the disproportionately large post World War II "baby boom" cohorts. But when those cohorts approach retirement, their support will fall to the very much sparser "baby bust" cohorts that follow and at that point this burden may prove untenable both economically and politically.

At the same time there is some evidence to indicate that for many retirees, retirement is not the path of choice. To the extent that persons prefer to remain in the workplace and that the workplace can use them to good advantage, prolonged participation holds promise for adding to the gross national product and mitigating the financial impact of demographic trends, if only the costs of achieving it are not too great.

This report presents the findings of a study of University of Washington non-academic staff over age 55 and retirees of the last 5 years. It is based upon responses to a ten-page questionnaire sent in the spring of 1979 to a 100 percent sample[f] of the target groups; telephone or personal interviews with a subsample of respondents and their supervisors; and analysis of the sick leave records of the subsample.

It was the object of this study to assess the extent and nature of the

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[f] Personnel at one of the two University of Washington teaching hospitals were excluded so as to avoid a preponderance of personnel in health service and related fields.

felt need for semi-retirement (defined as a reduction of level or amount of involvement in the workplace by way of phasing into retirement). This assessment was made within the context of various work- and leisure-related characteristics hypothesized to be related to the retirement decision.

The research populations (preretirees and retirees) are first defined in terms of demographic characteristics, job satisfaction, career history, involvement in non-job-related activities, retirement planning and retirement expectations. A number of hypotheses concerning expected relationships among certain of the variables are tested, generally on the two populations separately, with the object of identifying factors related to decisions as to whether to remain on the job full time, reduce work involvement or retire, and whether and how much to work after retirement. The subgroups of part-timers and respondents who said they had at some time considered working part time as a step toward retirement are then compared to the entire group of preretiree respondents. The comparison focuses on factors dealing specifically with retirement or seemingly related to retirement decisions. Also selected as a subgroup for examination are those full-timers who say they are interested in changing to part time immediately. The object is to assess attitudes and expectations regarding retirement and to identify characteristics peculiar to part-timers or would-be part-timers.

Data from the two sets of questionnaires are generally either frequencies or relationships between variables when these meet at least the .05 test of significance; that is, relationships begin to be considered meaningful when they would have occurred by chance only one time in twenty. But whereas the .05 level of significance was our threshold, it was felt important to call attention to instances where higher levels of significance are met. Accordingly,

a system of symbols is used to indicate both the type of test and the level of significance, and these symbols are liberally distributed throughout the text.[f] They serve not only to indicate roughly the degree of significance and test used to derive it, but also as a constant reminder of the nature of the data: structured questionnaires by their nature to some extent influence responses and these responses must be assessed within the context of the question.

It was to escape the constraints and biases of a questionnaire that a substantial proportion of respondents were interviewed by phone and a few in person. These interviews allowed us to probe ambiguities and generally lent depth and understanding to questionnaire responses. The telephone interviews with respondents provided a less structured format that would add depth to the composite data derived from questionnaire responses and yielded a feeling for the multidimensional real human beings represented by the questionnaire responses and their work environment. Interviews with supervisors of the preretiree telephone subsample further lent depth and by providing a different perspective, added another dimension to the picture. As an objective measure of one aspect of performance, sick-leave records were obtained from the subsample of persons interviewed by phone; these were compared against records of matched co-workers for frequency and duration of absence.

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[f] ° Chi square - A comparison of the actual frequency distribution of a variable to what would be expected if it varied precisely in proportion to a second variable.

* Kendall's tau - a measure of ordinal relationship.

§ Pearson's R - a measure of the strength of linear relationship -- used in those few instances where both variables were at least interval level.

Use of one of any of these symbols indicates that by that test the .05 level of significance is met or exceeded; two, the .01 level; three, .001; and four, .0001, that is that there is only one chance in ten thousand that such an occurrence should come about by chance.

Interviewing with supervisors constituted the principal source of information to guide employers as to the strengths and weaknesses of older workers and ways to use their talents to best advantage. The composite of data derived from all sources have generated a set of proposals for policy changes dealing with pensions, career patterns, employee relations and alternative work patterns. It is recommended that as a next step these proposals be subjected to a thorough cost/benefit analysis. The large question of social security policy is regarded as a given; while its effects are noted, no attempt is made to analyze them with a view to recommending changes.

II. Characteristics of the Population

This section provides a profile of each of the two study groups: University of Washington workers over age 55 and persons retired during the last 5 years. The profiles are sketched in terms of demographic characteristics, attitudes toward work, career history, retirement plans and expectations and involvement in activities apart from the workplace. Statistically significant correlations among characteristics are presented in order to lend depth to the profiles and identify factors related to retirement expectations and decisions.

A. Demographics

PRERETIREES

Of the 607 persons responding to the preretiree questionnaire, (pages 89ff) 251 were men and 356 women. Respondents ranged in age from 55 to 72, with a mean age of 59.75 and median 59.28. Just over two-thirds were married (218 men and 176 women), 6 percent unmarried (7 men and 28 women), 13 percent divorced (12 men and 66 women) and 15 percent widowed (9 men and 77 women). Notable here is the far greater proportion of men who were married. Modal level of education attained was the category "Some college, business school or vocational school" (278), but there were 60 with advanced degrees, 115 bachelors, 88 high school graduates and 40 who had not graduated from high school. The modal household income category was $20,000 to $29,999 and over half had incomes over $15,000. The largest group of respondents provided their total income. Modal job classification was secretarial/clerical, with service/maintenance second; however there was a good representation of administrators and professionals -- actually these were somewhat overrepresented in terms of the overall population surveyed. Detailed statistics are presented in Appendix A -- on the questionnaire and pages following.

Symbols °, *, 3 indicate levels of statistical significance. See page 8 for explanation.

RETIREES

The 352 retired respondents included 134 men and 218 women. They ranged in age from 53 to 79, with mean age 65 and median 65.1. Almost two-thirds were married, 106 men and 106 women; 21 unmarried, 15 women and 6 men; 29 divorced, 20 women and 9 men; and 80 widowed, 69 women and 11 men. Compared to the pre-retirees, there is a smaller proportion of married men and of female divorcees; oddly, an increased proportion of married women, and, as might be expected, an increased proportion of both widows and widowers. As with the preretiree group, modal level of education attained was college or vocational training short of a bachelors degree (136), with 17 advanced degrees, 56 bachelors, 88 high school graduates and 43 who had not graduated from high school. In this respect they were markedly different from preretirees whose educational level was considerably higher overall.°°°°**** The modal income category was $10,000-14,999 (85) and almost two-thirds had incomes under $15,000. As expected, this was considerably lower overall than the income distribution of the preretirees.°°°°**** Clearly, most retirees do not rely on their pension for their entire household income, but in almost one-third of all cases, the respondent's pension provided most of the household income and over one-fifth provided the entire household income; however there were also 93 whose pensions constituted less than half of household income. Mean retirement service credit was 14.6 years, median 12.9 years and mode 10 years. The job class represented in largest number was secretarial/clerical (133) with maintenance/service workers second (76) and skilled craftsmen third (46); again as among preretirees, administrators (22) and professionals (37) were somewhat overrepresented because of a higher response rate from those groups. The largest number of respondents had retired at ages 62 and 65 (66 in each group) with 62.6 the mean retirement age and 62.4 the median. Over three-fourths had relatives in the area where they lived. Average time since

retirement was 2.1 years, with the modal category 2 years.

B. Attitudes Toward Work

PRERETIREES

The preponderance of responses concerning importance of their work in meeting various needs (Question 1) was in the moderate category, with the extreme category a close second. The needs seen as preeminently served were income and the feeling of being useful. Most respondents rated problems encountered at work (Question 2) preponderantly in the "not at all" column. Again, consistent with Question 1, the problem least encountered was the feeling that the work is useless; over 83 percent of all respondents marked this "not at all" and less than 3 percent "quite a bit." Clearly these respondents do value their work as a useful activity. Moreover, lack of recognition, no chance to show initiative, and the feeling of lack of control were encountered in the extreme by only 67, 67 and 53 respondents respectively; the other problems by still fewer.

Ratings on both the amount of control over their work and the importance of the job as a source of satisfaction were also strongly negatively skewed. By and large, then, these respondents would appear to have very positive feelings about their jobs. Furthermore, job classification does not appear to make any significant difference where job satisfaction is concerned; respondents are fairly uniformly well satisfied with their jobs.

With respect to the extent to which respondents' needs are met by the job, however, there is a strong statistically significant*** difference among persons in different job classifications. This was a computed variable resulting from aggregation of ratings on each of the individual needs listed in Question 1 (see page 120). Satisfaction in this respect appears to vary directly with

the level of the job (see page 125 for categories used and rank order assigned to job classes) with service/maintenance personnel the least well served; this relationship maintains, indeed is strengthened, when income is excluded from the aggregation of needs.**,***

However, male and female respondents differed significantly with respect to the importance of this aggregate variable and indeed most of the individual variables in Questions 1 and 2. Accordingly those factors were tabulated against job classification, controlling for sex to determine whether the correlation with job classification might be peculiar to either sex. The resultant profile of University of Washington staff preretiree respondents contains important clues as to the extent to which different segments of the workforce depend upon their jobs to meet various felt needs. Because of the implications of these clues for formulation of an appropriate work/retirement policy, the next three pages are devoted to a description of the job-related needs and problems that are particularly important to different categories of preretirees.

Sex was significantly related to the degree of perceived importance of all but three of the variables in Question 1 (needs met by the job) and with three of the variables in Question 2 (problems on the job). It turned out that not a single one of the variables in these two questions was significantly related to job classification among both men and women. In most cases the significant relationship maintained only for women; however, in the case of three of the variables, significant differences among persons in different job categories pertained only to men.

Job classification was a significant factor in degree of fulfillment of social needs only among women** and in general this need was important

to women in far greater proportion than to men.°°°°**** The job was notably important in meeting social needs of women holding jobs in the professional category, and of relatively little importance to women in administrative or service/maintenance jobs. But interestingly, of the 13 men whose jobs were in the (traditionally female) secretarial/clerical category, social-needs fulfillment was extremely important to 6 -- more than twice the average proportion of responses in the "extremely" category.

Personal growth was checked by women as an extremely important need met by the job in far greater proportions than by men,°°*** and there was significant variation by job class only among women: 37 of the 61 female professionals and 10 of 16 paraprofessionals, but only 3 of 15 administrators checked growth as being extremely important. The job was of far greater importance as an outlet for creativity for women than for men°** and among women, too, the higher the rank of their job classification the more likely they were to consider the job important as an outlet for creativity* -- this factor was of importance preeminently to women in the professional category.

It was only among men that the importance of the job in providing a feeling of being useful differed significantly among persons in different job classifications: 10 of 13 male secretarial/clerical workers but only 16 out of 60 craftsmen and 20 of 36 paraprofessionals checked this as extremely important.° Nevertheless, overall it was significantly more important to women than to men. There was no significant difference between men and women with respect to the importance of the job in structuring their time -- only 138 considered this extremely important, representing equal proportions of male and female respondents; however among men this factor was notably important to service/maintenance and security personnel. The variable

representing the aggregate of all items in Question 1 was signficantly related to job classification only among women.°°* Among female respondents, it showed the job as being of greatest importance in meeting overall job-related needs among professionals and of least importance among service/maintenance workers.

Fulfillment of the need for recognition was the least cited of the items in Question 1 and was not significantly related to job classification. Its lack was tied for principal item considered on extreme problem (Question 2) a[illegible]among women was especially troublesome to service/maintenance workers and l[illegible]so to administrators.* There was no significant difference between the proportions of men and women indicating extreme problems with stifled initiative — only 67 all told. But among women, service/maintenance personnel were once again most troubled by stifled initiative and administrators and professionals least so; in fact this concern tended in general to vary inversely with level of job classification.°** And it was among women only that strained relations with supervisors were significantly more important to persons in certain job classifications, again service/maintenance personnel, and this time joined by professionals.°° Lack of control was more of a concern to male than to female respondents,* and among male respondents, lack of control was notably important to security personnel and least important among service/maintenance workers.°

The other demographic characteristic notably related to job-associated needs and problems was level of formal education attained. Education was significantly related to the perceived importance of work as an outlet for creativity°** (the higher the level of education, the greater the importance of work as an outlet for creativity), but with the interesting exceptions that persons with bachelors degrees tended to give this less importance while it was widely seen as extremely important by persons with less than a high school diploma). Education was also significantly related to the importance of work

as a way to structure time -- more important the lower the level of education.*

Problems with lack of control** and relations with supervisors*** and co-workers** were all perceived as important in direct proportion to level of education; extreme problems of stifled initiative tended to be more widespread the lower the level of education.**** Perhaps equally notable, however, was that persons with less than a twelfth-grade education tended to diverge from the general pattern, closely resembling persons having advanced degrees with respect to the extreme importance accorded personal growth, the feeling of being useful, a creative outlet, and recognition and problems with control and with their co-workers and supervisors. They also tended to be singularly concerned with status, the job as a regular way to occupy time and problems of boredom, uselessness and stifled initiative.

In short our profile shows up one group of preretirees -- those with minimum educational attainment, and notably the women among them -- who whether by standards of job classification or education, tend to depend on the job to fill the entire spectrum of needs. At the same time this same group tends to be beset with extreme problems with respect to finding fulfillment on the job and in their relations with both co-workers and supervisors.

RETIREES

Like those of the preretirees, retirees' responses regarding control they have over their work and the importance of their job as a source of satisfaction were overwhelmingly positive. Job satisfaction, as recalled by retirees, was in fact significantly greater even than that reported by preretirees. Again, too, income and the feeling of being useful were the needs most frequently cited as served by the job, and severe problems, too, were as uncommon as among the preretirees. A notable difference was a somewhat greater incidence

of extreme strain in relations with supervisors; among retirees, these slightly surpassed lack of recognition and tied with stifled initiative for principal problem area. Oddly, too, among retirees men did not differ significantly from women in their recollections regarding needs met by their jobs.

C. Careers and Career Development

PRERETIREES

Almost 80 percent of preretirees had never attended a career planning program; only about 10 percent had attended such a program at the University of Washington. Among respondents overall, almost 50 percent had attended job-related workshops no more than twice, and over 25 percent never had at all. Over 50 percent had never had any form of long-term job-related training. There was a strong positive correlation between amount of work-related training and perceived control over work;** amount of work-related training was also strongly correlated with job level,**** level of formal education attained,°*** and involvement in non-work-related activities,** but not with sex. Though job satisfaction did not vary significantly with amount of job-related training, the extent to which personal needs were met by the job did vary directly with the amount of training reported,**** perhaps reflecting the strong correlation of job type with both; that is, perhaps needs of persons with relatively large amounts of job-related training were better met by the job <u>because</u> those persons held more responsible or challenging jobs. It might be useful to explore further the extent to which the training itself contributed to their job status. An equally likely interpretation would be that training is more readily available to persons in certain types of positions and enhances the value of the job in meeting their needs -- through personal growth, for example; our interviews tend to support this interpretation. Undoubtedly there is some

truth in each.

Over one-fourth of respondents said they had never since age 30 considered a job change; only 14.5 percent had obtained a job by virtue of deliberate, targeted training efforts. Modal age category for the most recent instance of considering changing jobs was 50-54, which was also the modal category for last job change made. While 357 had given serious consideration to changing at sometime after they were 30, only 232 said they had actually made the change, the last time they considered one (see page 121 for computation of job-changing variable). The principal motivating factors were the desire for increased income, challenge and use of talents in that order. However, the principal factors on which the decision was ultimately based were, on the positive side, wanting to make the change before getting any older, and on the negative side, not wanting to sacrifice accrued benefits and the perception of age as a disadvantage. Persons whose decision against the job change was affected by their not wanting to sacrifice accrued benefits were more inclined to consider changing to part-time work to phase into retirement than were persons who did not mention the benefit factor.* Interest in phasing into retirement was most widespread of all among those who mentioned the benefit factor as the single most important one influencing (that is, deterring) a job-change decision (see page 41 for further discussion).

Over 80 percent of those who had made a job change (26% of respondents overall) felt the change had been a good thing. Positive effects on health were noted by over 20 percent; only 2 percent said their health had been adversely affected. Twelve percent said the change would enable them to work longer full time; 6 percent, part time. Hardly any said the change would force them to work longer (2.8%) or to retire sooner (1.5%).

Over 15 percent of the preretirees interviewed by phone said they wished they had made a job change earlier. The only other equally frequent career regret was over not having obtained more education or training.

Even among those who hadn't made a job change they had considered, 51 percent (27% of respondents overall) thought they'd have been better off if they had. Estimates of health and other effects were roughly comparable to reports of those who had changed jobs.

RETIREES

As with preretirees, the overwhelming preponderance of retirees had never attended a career planning program; indeed a significantly greater proportion never had. Proportions of retirees who had never obtained job-related training were also even greater than those of preretirees. Thirty-one percent had never attended a job-related workshop, and almost 60 percent had never had long-term job-related training. These differences may at least to some extent reflect a trend toward increased training opportunities and/or increased receptivity to such opportunities. A slightly greater proportion (29.2%) had never considered a job change, and only 66 (18.8%) had obtained work using job training or brushup. As with preretirees, modal age category for the last job change was 50-54. Challenge and income were again the principal motivating factors and, as among preretirees, wanting to make the change before getting any older, age as a disadvantage, and not wanting to sacrifice accrued benefits were the principal deciding factors; however among retirees, concern regarding the sacrifice of benefits (at least viewed in retrospect), had been less widespread (49 or 13.9%) than wanting to make the change before getting any older (103 or 29.3%) or the feeling that age would be too much of a handicap (68 or 19.3%), whereas the sacrifice of benefits had been

the paramount concern among preretirees.

Of the 185 who had seriously considered a job change, 127 had actually made it, a proportion quite similar to that among preretirees. The composite of retirees who had changed jobs resembled that of preretirees in their assessment of the change except that retirees' recollections were even more positive. An even greater proportion (90.6%) thought the change had been for the better and 59.8 percent said it had affected their health, almost unanimously for the better -- preponderantly with reference to mental rather than physical health. Fifty-one thought the change had enabled them to work full time longer than they could have if they hadn't made the change; 11 thought that they had been enabled to work longer on a part-time schedule. Those who had changed jobs tended to have retired at a significantly older age than those who had not.* Thirty said the job change had enabled them to retire sooner; 10 blamed the change for forcing earlier retirement. As a group, those who had made the change tended to remember their job as more satisfying than did those who hadn't changed jobs.*

Those who had <u>not</u> made a contemplated job change tended to think (84 or 62.2%) it wouldn't have been for the better. Even in this group, however, 39 (11.1%) thought the change would have enabled them to work full time longer, and 14 (4%) thought it would have made possible a prolonged part-time arrangement. Oddly, among retirees age of retirement varied inversely with job-related training received; that is, retirees had tended to retire early in direct proportion to the relative amount of training they had received.°°°** This is difficult to explain except perhaps by virtue of the greater retirement service credit accrual by those occupational groups that tend to receive the most training.

D. Outside Involvement

Respondents' ratings of the degree to which they saw themselves in various non-job roles are recorded in Appendix A under Question 53 of the preretirees' questionnaire and Question 50 of the retirees' questionnaire. Our interest lay not so much in the nature of their activities but rather in the extent of their aggregate involvement in activities as it related to their work, their retirement planning and expectations, their interest in part-time work before or after retirement, and the retirement decision itself. (See Appendix B page 120 for computation of the aggregated variable.)

PRERETIREES

There was an extremely strong correlation between involvement in activities outside the job and both formal educational attainment and job type:°°°°**** service/maintenance personnel and skilled craftsmen had the lowest level of outside activities. Further, persons who are extremely involved tend to be younger,** and to provide a smaller share of the household income than do their counterparts.**

Paradoxically the more involved they are outside the job the more they see the job as meeting their needs,°° feel they have control over their work** and expect to miss work after retirement.°°°°**** Perhaps this is related to their also expecting to work less after retirement.°°°°**** It may also be largely a secondary effect -- principally reflecting the fact that persons holding the types of jobs that tend to fill their needs also tend to be more actively involved outside the job. They have also had more job-related training.** On the other hand these active respondents do not significantly differ in their degree of expecting to have a hard time adjusting to retirement or in their job satisfaction.

Level of involvement varies inversely with likelihood of wanting to change to a part-time schedule now** even though persons already working part

time tend to be more involved than full-timers (see pp. 45 and 50).* This may to some extent support the contention of at least one supervisor interviewed by phone that part-time work prior to retirement can allow time for gradually building new ties. But -- at least in this group -- it appears to be principally a reflection of needed relief from excessive strain on the job and lack of energy for other activities (see page 45 for further discussion).

RETIREES

As among preretirees, level of non-work-related activity varies closely with job classification:* persons who had held jobs in the administrative and professional categories are most active and persons in service/maintenance notably less so. However involvement of retirees overall is less to an extremely significant extent than that of preretirees,**** although their relative level of involvement in various roles is notably similar (see frequency tallies, Questions 53 and 56, pages 98 and 108).

As with the preretirees, the extent to which retirees see themselves as actively non-work involved varies directly with the degree to which they miss work;* that is, retirees tend to miss work generally,** and in particular the sense of accomplishment and structuring of time that go with working, in proportion to the extent they are involved in a variety of activities. Very likely they both miss work and are involved to the extent they are in good health and disposed to active living; to some extent, too, the level of involvement may reflect a response to missing work and an attempt to compensate.

E. Retirement Planning

PRERETIREES

Over half of all respondents in the preretiree group said they had never contacted the University of Washington retirement office; another 36 percent

had done so only once. The principal purpose of those contacts that were made was to determine the financially optimal time to retire (107 or 17.6%). Ten percent had sought advice regarding planning for the retirement years and financial planning. Frequency of contact varied directly with level of education,°*** with level of job type,°°°°**** with income,** and with age;°°**** however, the 33 who said they had sought information from other campus offices, principally the personnel department, were significantly younger** than those who had not.

Among the 61 who had inquired about financial management in anticipation of retirement, there were predictable significant differences by job class° and by age:*** persons in higher-level jobs and in older age groups made more inquiries. On the other hand, planning for the retirement years was not significantly related to job class but to education° and again to age:** here more inquiries were made by older respondents and by persons who either had less than twelve years of school or had an advanced degree.

In response to the question concerning how much thought had been given to when to retire (Question 38), slightly over two-fifths of all preretiree respondents said "quite a bit" (6 or 7 on a scale of 7). Men had given significantly more thought to when to retire than had women** and predictably this variable was closely associated with age.* There was also a significant difference among job categories:° there was relatively little interest among administrators, secretarial/clerical and maintenance/service personnel and greatest interest among security and skilled crafts personnel, with professionals and paraprofessionals in between.

RETIREES

Here again the retiree group was remarkably similar to the preretirees in distribution of responses. Slightly over half had contacted the University

of Washington retirement office only once or twice and another 14 percent never had. Frequency of contact varied directly with income,** that is contacts were more frequent the higher the incomes, and with job classification.°° In contrast to the preretirees, however, contacts were more frequent the lower the age of the respondent.* This may reflect the fact that younger persons in the group had obviously considered retiring (or they would still have been working) but had more options than did older ones, whereas many of the younger preretirees may never even have considered retiring.

As among preretirees, the usual reason for contact was to inquire as to the financially optimal time to retire (146 or 41.5%). Only 44 had asked about the possibility of part-time work after retirement and a scant 11 about working part time prior to retirement. Only 20 had asked about life planning for retirement; these were predominantly male,** with lower levels of education* and in the lower-ranked job categories.°°** The 77 who asked about financial management in anticipation of retirement had tended to retire at an older age than those who had not. Men* were more likely than women to have inquired about financial planning generally, and tend to have thought more about when to retire.°**

Administrators, professionals, paraprofessionals, as well as skilled craftsmen, began to plan relatively longer before retirement,°°* and this is reflected also in the relationship evident from tabulation against income.°°* Earlier planning was characteristic also of men*** and of relatively younger respondents*** -- probably reflecting a trend toward younger retirement consciousness; and persons who retired at a relatively younger age tended to have been thinking about it for longer time** and to have given it more thought* than those retired at a more advanced age.

The single most important factor influencing time of retirement was the feeling of having worked long enough and wanting time for other things; 71 gave this as their first choice and 164 mentioned it as one of three. The factor rating second highest mention overall was that work had become too much of a strain; perhaps related to this, state of health was the second most frequent first choice -- very likely the excessive strain took its toll in state of health, although the strain may have been evidence of poor health.

E. Financial Planning for Retirement

PRERETIREES

Responses as to whether retirement and/or social security policy had influenced their retirement decision were virtually evenly split between "yes" and "no" responses. These were not significantly related to education, job class, sex or age of respondents. However the proportion of respondents who confirmed this influence varied directly with income level: persons in lower income categories tended to ascribe their retirement decisions to other factors than benefits or social security.

However, respondents were surprisingly well informed regarding the amount of retirement service credit they had accrued; for 84 percent, the actual entitlement fell in the category checked by the respondent. While the five-year span of the questionnaire categories offered some leeway and probably resulted in some overstatement of the frequency of correct responses, the level of knowledge is still remarkable.

Proportion of accurate responses varied significantly by educational grouping: advanced degree holder and persons without high school diploma tended, respectively, to underestimate and overestimate.

Another indication of the saliency of social security full eligibility status and retirement service credit is the frequency distribution by age of persons who think they are eligible for benefits. Up to age 65, the proportion of respondents who think they are eligible varies directly with age; thereafter if falls off somewhat, notably at 65.°**** The drop-off in proportion eligible at age 65 would appear to indicate that a group of the eligible wait until they are eligible for full social security benefits; that is, they keep working, even though they are eligible for retirement benefits, until they can also collect full social security and larger pensions. There are none age 72 or over who aren't either eligible or expect to be by the time they retire. A comparison of preretirees and retirees with respect to accrued service credit further substantiates the importance of this factor in retirement decisions. There is a highly significant difference in accrued service credits.

RETIREES

As among preretirees, there was an impressive level of knowledge of amount of retirement service credit (almost 80% were correct). But in contrast to preretirees, knowledge of how many years of retirement service credit retirees had accrued was not significantly related to either job class or income; however, women* tended to be correct in greater proportions than their counterparts. There was a notably strong negative correlation between knowledge of service credit and amount of that credit: the smaller the amount of credit, the more likely the respondent was to know the amount.°°°°** Moreover, people who retired at an older age were also more likely to know their service credit.°°°*** Very likely, retirees with little retirement credit had put off retiring in order to become eligible. This interpretation

receives statistical support from the inverse correlation between age of retirement and amount of accrued service credits.°°**§§§§ It was indeed the respondents with less service credit who retired at a more advanced age. Probably because our population excluded persons retired more than 5 years prior to the study and the only older retiree therefore were those who had retired at a relatively older age, there was also a strong negative correlation between accrued service credit and age.°°** -- Again as among preretirees, persons with less accrued service credit had worked to an older age.

In general, greater accruals tended to be associated also with administrative and professional jobs°°°* and with male respondents.°°** Consistent with with these findings amount of accrued service also varied directly with household income.°°°****

F. Retirement Expectations and Experiences

Distributions of responses of the retiree groups to most questions (other than the demographic ones) have been observed to parallel closely those of the preretiree group. Accordingly we will here assess the retirees' responses as though they were in fact the "after" (after retirement) experiences of the same group whose "before" expectations are represented by the preretirees' responses.

We will focus principally on four questions, dealing respectively with: (1) expected and actual difficulty of adjusting to retirement; (2) expected and actual perceptions concerning extent of missing various aspects of the job and the aggregate of those aspects; (3) plans for occupying time during retirement; and (4) both how the time was actually spent and, whether that was perceived as satisfactory.

It is clear not only from questionnaire responses but perhaps even more

from personal interviews (where the question was explicitly asked) that a large proportion of the preretirees are not looking forward to retirement -- or at best have mixed feelings. There was however an extremely strong statistical difference between preretirees and retirees with respect to missing the various aspects of the job in the aggregate:**** probably the single most salient distinction (Question 43) is that the number of retirees' responses is uniformly smaller in the "Quite at bit" column and larger in the "Not at all" column, in most cases by a considerable margin. Further, this extreme difference is consistent with the differences in expected and actual difficulty in getting used to retirement (Questions 42 and 42).**** The difference might be explained by differences in the attitudinal profiles of the two populations -- but we have noted their remarkable and consistent similarity. Alternatively, it might be explained by a more guarded posture on the part of one or the other group, with resultant response bias -- but again close parallelism in responses to other questions is a counterindication. Most likely the consistent difference truly is reflective of a failure of the worst expectations to materialize. Moreover retirees' expectations only partly confirm preretiree expectations regarding the order of severity of the aspects missed relative to one another. Stimulation from being with people is in both groups far the principal factor, rated "quite a bit" by almost half of preretirees and one-third of retirees. The second- and third-place factors are reversed, however: whereas almost two-fifths of preretirees expected to miss quite a bit the feeling of doing a good job, as against under one-third expecting to miss being part of an effort or having a place in the world, the corresponding figures among retirees were slightly over a fifth and slightly over a quarter. A ready interpretation is that outside the workplace retirees have a relatively easier time finding work

to do than finding a place in a meaningful setting. Having their time scheduled is not important to many respondents in either group.

Preretirees in the lower-level jobs tended to expect to miss the stimulation of being with people less than did those in the job classifications we gave higher rank,$^{\circ\circ}$ though women generally tended to expect to miss this aspect of work more than men did.$^{\circ\circ\circ\circ****}$ But when responses of the two sexes were analyzed separately, expectations regarding missing people were not significantly correlated with job class among male respondents though they were significant in the extreme among women.$^{\circ\circ\circ\circ****}$ Retirees' experience relative to missing the stimulation from being with people was not significantly related to either job class or sex. Female preretirees also expected to miss work for the sense of accomplishment more than did men* (again not confirmed by retiree response patterns), but this was generally marked along with other items and probably betokened more of a general attachment to the workplace, whereas associations with people were more of a singular, primary concern.

It bears mentioning here, even though only 13 and 14 percent of retirees and preretirees respectively were concerned with the time-structuring aspect, that that group is fairly well defined by our data as the have-nots. Consistent with preretirees' expectations, retirees tended to miss this aspect of the job in inverse proportion to their household income.* And retirees who had held lower jobs and those with lesser involvement in activities also tended in disproportionate number to miss both having their time scheduled* and the sense of a job well done.* Further, men were notably less concerned than women about having their time organized.$^{\circ\circ***}$

Concern that they would miss being part of an effort or having a place in the world was also characteristic of preretirees with household incomes in

the lower categories,** women°°** and relatively older respondents** and secretarial/clerical and administrative personnel;° the response pattern of retirees confirmed the association with low household income* but supported this with an even stronger correlation with lower job classifications.* Retiree responses did not, however, give evidence of a statistically significant relationship with sex or age at retirement, except for an interesting characteristic of persons who had retired at ages 62 and 65.

Ages 62 and 65 stand out for the disproportionately large number of persons who retired at those ages and did not at all miss the job as a place in the working world or as providing a part of a team effort.° In view of social security eligibility thresholds the respondents in these categories are presumably the ones who had made deliberate plans for retirement. Their underrepresentation in the group that missed the job as a place in the working world may well be a reflection of their having had time to make alternate arrangements--of their having compensated through anticipation. (To some extent, of course, it may be reflective of their having endured on sufferance the period of work prior to retirement as they waited out the eligibility date; to the extent this is true, a reduction in working hours might well have been preferable.)

Considering the variables relating to missing work (Questions 43 and 47) in the aggregate, preretirees expected to miss work in direct proportion to the level of their job classification.°°** And women expected to miss their jobs significantly more than men.°°°****

Understandably, preretirees tended to expect to miss work in proportion to their satisfaction with their job.°°°°**** More puzzling, respondents' expectations of missing work varied equally closely and directly with their level of involvement in outside activity,°°°°**** an expectation that again was borne out by retiree's experiences.**

One clue may lie in the stronger inverse correlation between thought given to when to retire and difficulty adjusting to retirement.** From interviews it appears that persons tended to manage to cope with retirement to the extent that they had anticipated difficulties and taken steps at involvement in activities to bridge the gap: very likely they were actively involved in non-work roles in part by way of replacing the various aspects of their job they expected to miss.

Consistent with responses regarding difficulty of adjusting to retirement (see page 106), retirees as a whole did not miss work to nearly the degree expected by preretirees.**** But perhaps even more notable is the difference between the two groups with respect to responses to Questions 47 (preretirees) and 43 (retirees) by persons in different occupational groups.

Except as a way to schedule their time, preretirees in higher level jobs expected to miss all aspects of their work significantly more than did service/ maintenance and, to a lesser extent, skilled craft personnel; yet retirees' responses showed precisely the opposite experience. With respect not only to having their time scheduled,* but also for the sense of having a place or being part of an effort* and for the feeling of doing a good job,* retirees in the maintenance/service and skilled craft occupations reported missing the job to a significantly greater extent than did persons in other positions. From interviews it appears this may well be due to their not being as much involved in work or other activities; in some cases they have moved to smaller communities in an effort to make their limited fixed income go further and are finding this quite unsatisfactory. Moreover the extent to which retirement met their expectation (Question 47) related directly to the amount of thought given to when to retire (Question (33).** Older retirees tended to miss work less than younger ones, but age at retirement was not a factor.

Retirees' experience also differed slightly from preretirees' expectations regarding the use of time after retirement. The two questionnaires differed somewhat in form, so totals of retiree responses (irrespective of whether the rating given was 1, 2 or 3) were compared against the "extremely likely" column of the preretirees' questionnaire. Though proportions of respondents in the two groups were very similar with respect to full-time work, part-time work, and occasional paid or professional work, the proportion of retirees doing volunteer work was over double the proportion of preretirees expecting to. Mention of hobbies and arts and crafts was also disproportionately high among retirees as was general enjoyment of leisure. On the other hand, if the "somewhat likely" column of the preretirees' questionnaire was included, the proportion of retirees involved in any form of paid work was dramatically smaller than the proportion of preretirees who thought it was at least somewhat likely and even participation in volunteer work was lower than would have been expected from preretirees' responses. The leisure activities would then be about on target.

Regardless of the approach used, what may be said for sure is that among our retirees, involvement in leisure-type activities has played a far greater role relative to work than our preretirees expect it will, although even preretirees expect it to be by far their principal use of time.

However, even though the two groups have very similar profiles with respect to most variables on the questionnaire, the particular set of questions dealing with work after retirement may be subject to factors having to do with changing times -- factors that make a before-and-after interpretation somewhat questionable here. Principal among these factors are growing concern widely expressed to us in telephone interviews and to

a lesser extent written in on questionnaires about the erosive effect of inflation on the buying power of pensions, and a malaise about the soundness of the social security fund. In addition, perhaps not unrelated, public policy and popular attitudes relating to work and retirement appear to be undergoing a shift in the direction of work involvement to an older age. Thus, with respect to work and leisure, these preretirees may be more accurate in their expectations than the retirees' experiences would suggest.

G. Plans for and History of Work After Retirement

THE NO-WORK-AFTER-RETIREMENT GROUP

Most respondents in the preretiree group (326) expect not to work at all after retirement; there are 149 (59%) men and 194 women (55%) in this category. Those who don't plan any type of work after retirement tend to be married, to have not more than a high school education, and expect not to miss work, even though they don't have problems on the job. A disproportionate number of them plan to retire before age 65.*°

Many of the preretiree respondents checked several of the work arrangements listed; their separate totals may therefore be somewhat misleading since they do not convey any information as to whether a given item was the only one checked or only one of many possibilities considered. A composite variable was needed as the basis for developing by means of various cross-tabulations a comprehensive picture instead of a fragmented one. Accordingly, a variable was computed to give a single work-in-retirement measure for each subject by combining responses to all items in Question 48 (or 44 in the case of retirees). See page 123 for computation of this variable and the rationale behind it. The variable was constructed in such a way as to show for each respondent the

maximum amount of work marked as extremely likely (preretirees) or given any priority rating (retirees).

Interestingly, planned work involvement after retirement is not significantly related to job classification or to income level. It does, however, vary directly with proportion of household income provided by the respondent: the greater the share, the less likely the respondent is to want not to work or to want to do volunteer work.°** And it varies directly with the importance of financial considerations to the preretiree's plans for retirement (Question 50****-- though the correlation does not hold true for part-timers -- (see page 51 for further discussion) and it also varies directly with how much (s)he worries about financial security after retirement (Question 51)°°*** -- in this case marginally significant among part-timers as well.*

As may be expected there is a strong positive correlation between degree of planned work involvement and expectations relative to how much the job will be missed.°*** Persons who think they will miss work most plan on working full time or part time; those who expect to miss it least plan to do occasional work or professional or other paid work. But surprisingly the people with the least perceived job-related problems are the ones most likely not to plan any work after retirement and the likelihood of expecting to work part time actually varies inversely with problems encountered on the job.°*

Specifically, those planning professional or other paid work or planning to work full time expect to miss less than other groups do the stimulation from being with people; those planning to work part time or do occasional work, expect to miss people most, and with the exception of the few who plan on full time, respondents tend generally to plan work involvement to the degree that they expect to miss this factor.°** Similar differences pertain also to expectations with regard to missing being part of an effort,°°°°*** missing having their time

scheduled°°°°** and the sense of accomplishment for work well done.°°°** This may to some extent be a reflection of sex. But it is also entirely reasonable that persons planning full-time work after "retirement" would expect their new occuaptions to fill the gaps created by their nominal retirement; persons planning to undertake professional or paid work other than what is generally called a job may well be of a more independent inclination and therefore less dependent on, or even amenable to the routinized associations and reward of a formal job situation.

Overall, retirees reported a greater degree of work involvement than preretirees anticipated -- even though their involvement in leisure activities was relatively greater still; in particular, retirees were proportionately much more active in volunteer work and pursuit of professional interests and notably less likely not to work at all (see tabulations page 119).°°°*

Among retirees, there is a significant difference between men and women with respect to work involvement.° Though most men have not worked, this is not the modal category for women: the no-work category included over half of all the men but just over two-fifths of the women. This group consists disproportionately of married persons** both male and female; married males were notably well represented in the no-work group.°° To a statistically significant extent, retirees who have not worked since retiring from the University of Washington were employed before retirement in relatively low-level jobs°°°** that were not very important in meeting their needs,* have taken less job-related training than other respondents* and miss their jobs less than other respondents do.°*** They tend not to be knowledgeable about regulations governing retirement benefits and/or their amount of accrued service credit.* As with the preretirees,persons in the no-work retiree group also tend to be less active in a variety of roles.*

THE SEMI-RETIREMENT GROUP

The form of work arrangement most commonly engaged in by retirees was by a fairly wide margin part-time work (in the form of either their old job at reduced hours or a new part-time job). Only eight respondents indicated full-time work had been important to them since their retirement and of these, three were under 60 at the time they retired.

Respondents who checked one of the two part-time work categories were in disproportionate numbers administrators -- in fact degree of work involvement after retirement tended to vary directly with level of job held before retirement,$^{\circ\circ\circ **}$ with level of formal education attained,** and with amount of job-related training received.* There was also a significant correlation between work involvement after retirement and both the extent of their missing their job$^{\circ ***}$ and the extent to which their jobs had been important in meeting respondents' needs* (possibly related to the differences between job classification); however the level of job satisfaction was not significantly related.

Respondents who were well informed regarding retirement regulations and their own accrued retirement service credit were overrepresented among part-timers and persons employed on an occasional basis after officially retiring. There was no correlation between respondents' degree of work engagement and their age or their age at retirement; yet interestingly their degree of work involvement varied inversely with the number of years since their retirement.* It appears that people tended to shift from paid work to volunteer work as the years went by.

Frequencies indicated on the questionnaire show total responses for each type of post-retirement activity. However, when multiple responses are consolidated (see page 123 for procedure) resulting frequencies are shown on page 119. It turns out in any case that the order of preference remains unchanged though

the numbers are somewhat altered in favor of more intensive types of work.

Among women, volunteer work was the modal post-retirement activity, accounting for 49 or 22.5 percent of female respondents to the question. Part-time work, in the form of either their old job on a reduced schedule or a new part-time job was second, checked by 39 or 17.9 percent. Occasional work, checked by 12.4 percent of female respondents was third. Among men, there was a three-way tie between volunteering, part-time work and occasional work, each checked by 16 or 11.9 percent of male respondents. Professional or other money-making work was fourth among both men and women, though men were twice as likely as women to engage in their form of work.[15]

Unmarried and divorced persons were most likely to do occasional or part-time work. However, the numbers in each case were small and in none of the categories did representation of a given group exceed one quarter of their total number.

Items in the question on respondents' satisfaction with the way they perceived the demands on their time since retirement (Question 45) were rank ordered in such a way as to represent a spectrum ranging from too busy, at one end, to a desire for very much more activity, at the other end (see page 122 for breakdown of the spectrum and its derivation). It was then possible to use this spectrum to identify significant correlations between these responses and several other variables hypothesized to be related.

Far the most significant correlation was with the extent to which retirees said they missed work (aggregate of the five items in Question 45). Respondents tended to miss work in direct proportion to the extent to which they already enjoyed work or wanted more work involvement. This may be interpreted as strengthening the previously mentioned correlations between missing work

and work involvement; in effect, not only do retirees tend to seek greater participation in the work force after retirement to the degree that they miss their jobs, but some of those who miss work and do not work much or at all wish they could do so.

Demands on respondents' time since retirement was also significantly related to age.° The distinctive group was that of respondents under age 60; 12 of the 19 retirees under age 60 are either enjoying part-time or full-time work or would prefer to be working full or part time on a regular basis. This age group consists of a combination of persons who had accrued at least 25 years' retirement service credit and persons retired on disability; for all others, 60 is the retirement eligibility threshold. Related to the age correlation, age at retirement appears to be a marginally significant factor.° Notable here, in addition to the group retired early, is that respondents retired over age 65 are enjoying part time and occasional work in disproportionate numbers.

In summary, respondents in the preretiree as well as the retiree group preponderantly reported deriving a great deal of satisfaction from their job. Overall, the feeling of being useful was in both groups preeminent among needs met. However there were significant differences between men and women and between persons in the different job classification with respect to the specific needs (Question 1) met by their jobs.

In general, it was the persons in the lowest-level job classifications (see page 125) whose needs were least well met by their jobs (with the single exception of the job as a regular way to occupy time). Yet they had obtained the least job-related training, had contacted the retirement office least frequently, were least knowledgeable with respect to retirement and social security regulations even though they worried disproportionately about their financial

security after retirement, and were least involved in roles outside the job. They expected less than others to miss the job and, predictably, planned on the least work involvement after retirement.

Retirees' responses confirm all these correlations but one: retirees with all the attributes described do not miss work significantly less than do their more active counterparts -- probably because the others' more active work involvement has supplanted their former job.

Retirees tend to avoid difficulty adjusting in direct proportion to thoughts they have given to when to retire. In general, they report significantly less difficulty adjusting to retirement than preretirees anticipate.

III. Part-time as a Step Toward Retirement

Of the 562 full-time preretirees in the study, almost 40 percent had given consideration to working part time as a step between full-time work and retirement (Question 25a). The principal reason given for considering such a change was to allow time for non-income-producing side interests (140) and family activities (103). Reduction of physical strain was a reason for 86 of the respondents; reduction of emotional strain, for 67. Time for side interests was a definitive first choice, so checked by 47 respondents; family activities and physical and emotional strain were in a three-way tie for second most frequent first choice, each the principal reason of 32 respondents.

The group of preretirees who have considered part-time work as a step toward retirement includes men and women in approximately equal proportions, but these respondents tend to provide relatively small parts of their household income.* Interest was expressed in direct proportion to level of the job classification*: 52.5 percent of administrators had considered the possibility, 50.5 percent of professionals, and 50 percent of security personnel, but only 35 percent of skilled craftsmen and 36.8 percent of maintenance/service workers, with secretarial/clerical and paraprofessional/technical in between. That correlation was virtually of the same magnitude for both sexes** but in the case of married women there was in addition a more remarkable degree of interest among professionals. Preretirees who had considered a part-time schedule as a step to retirement included a significantly greater proportion of persons who thought part-time jobs are available at the University than of those who did not think so or thought their availability is quite limited.*

Preretirees expressing interest tended toward heavy dependence on their jobs to meet their needs, and differed significantly from their counterparts in this respect when the need for income was excluded from the aggregate of items in

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Symbols ° and * indicate levels of statistical significance. See page 8 for explanation.

Question 1.* They were not marked by a surplus or absence of problems on the job, nor did they anticipate a notable degree of difficulty in adjusting to retirement. They did, however, differ significantly in the great extent to which they expected to miss work (as represented by the aggregate of responses to Question 47 -- see page 118) when they retired.**

Further, preretirees who had considered a part-time schedule as a step toward retirement included a disproportionate number of persons who said they had decided against a job change at least in part because they didn't want to sacrifice accrued benefits (Question 15)* and had accrued significantly less retirement service credit.* (This may at least in part be a reflection of the disproportionately low amount of retirement service credit that had been accrued by married females, unmarried and divorced males and widows.***) Yet the younger the age at which preretirees planned to retire, the larger the proportion of persons who had considered such a scheduling change and the proportion in the group planning to retire before age 60 was 75 percent again as great as might have been expected on the basis of their representation overall.°°***

As a group they had also given significantly more thought to when to retire than had those who had not considered a part-time arrangement as a step toward retirement.°** They were most impressively distinct from their counterparts in believing a change to part time would enable them to keep working longer (Question 31a, Item 1):°°°°**** of those who think it would enable them to work longer, 76.2 percent have considered part time to phase into retirement as compared to only 23.8 percent of persons who have not considered such a possibility. Consistent with this, the likelihood of having considered a part-time arrangement as a step toward retirement is directly proportional to perceived likelihood of its favorably affecting their health.°°°°****

It should be noted here that among this preretiree population overall,

respondents who think a part-time schedule would favorably affect their health are both more likely to preceive their job as meeting a number of their needs (Question 1)** and less likely to see themselves as having much control over their work.°* It might be inferred from this that they depend on their job but are unable to adapt it to their state of health.

Only 77 of the 265 retirees answering this question said they had considered working part time as a step toward retirement. This represents just over one-fifth of all retiree respondents as compared to about 37 percent of preretirees. This highly significant difference°°°**** may perhaps be interpreted as a reflection of or trend toward increased prevalence, visibility and acceptance of the part-time alternative for older workers. Such an interpretation receives support also from the strong inverse correlation between years since retirement and likelihood of having considered a part-time schedule as a step to retirement.°*** The salient characteristic of retirees who said they had considered changing to a part time schedule as a step toward retirement was the significantly greater amount of training they had obtained°°(?) -- further corroborating the picture of these people as highly work oriented.

In summary, it appears that as a whole the group of persons who have considered the possibility of changing to a part-time arrangement as a step toward retirement have a number of distinguishing characteristics. They tend to hold relatively high-level jobs which they perceive as being important in meeting their needs. They expect to miss work notably more than their counterparts when they retire. They believe the change to part time would both prolong their work life and improve their state of health. They are not notably heavily involved in outside activities and see a part-time schedule preeminently as an opportunity to have time for outside interests. And, finally, they have given a great deal of thought to when to retire, and have accrued relatively little retirement service credit,

decided against a job change because they did not want to sacrifice their service credit, and expect to retire at a relatively young age. It would appear that these are people who considered working part time as a way to build up additional retirement credit, relieve mental and physical strains incident to the job, and wean themselves gradually from their jobs as they build up outside involvements.

IV. Respondents Wanting to Change to Part Time Now

Fifty-three respondents answered "yes" to Question 32a, indicating interest in changing to a part-time schedule at once; an additional 8 thought they might a little later. There were some notable differences between this group and those who said they were not interested in such a change.

Like the part-timers (see page 47), full-timers interested in changing to part-time are married in even greater proportions than those who are not interested* (with the proportion of men slightly greater than of women) and they are disproportionately represented in the group that contribute less than half of the total family income. There is also a significant positive correlation between level of job classification and wanting to change to a part-time arrangement: interest is proportionately greatest among professionals and overwhelmingly most negative among secretarial/clerical and skilled/crafts personnel.°°**

In general, interest in changing to a part-time schedule is not related to expressed job satisfaction (Question 3) or to the importance of the job in fulfilling needs (Question 1). The single exception is that people for whom the job substantially fulfills the need for a creative outlet tend to be significantly more interested in changing to part time than those who do not see the job as important in meeting that need.°

Persons interested in changing to part time also tend to have greater problems with lack of recognition,° and with relations both with co-workers* and, more markedly with supervisors.°°***

Persons who want to change to part time and are experiencing an extreme problem with lack of recognition, tend in disproportionate numbers to think a change to part time will enable them to continue to work for a longer time* and to regard financial considerations extremely important in retirement decisions.*

Symbols ° and * indicate levels of statistical significance. See page 8 for explanation.

The latter is true also of persons who want to change to part time and are experiencing extreme problems with their supervisors.* In fact it appears persons wanting to change to part time tend to have more problems generally, as measured by the aggregate of Question 2 responses.* They also plan to retire significantly earlier than do those not interested in changing to part time°°°°*** and have given significantly more thought to when to retire.°°** Overall, respondents also tend to be interested in changing to a part-time schedule in inverse proportion to the level of their perceived involvement in activities outside the job (Question 53);** that is, the less their involvement, the larger the proportion of respondents expressing this interest. However, among those interested in changing to a part-time schedule, there is a group of people who are very active outside the job and for whom the job as a creative outlet was much more likely to be a factor related to their interest in changing to a part-time arrangement than it was among persons less active outside the job.**

Among those expressing interest in changing to part time, the proportion who believe it will enable them to work longer is twice as great as among those who are not interested (53.6% vs 22.3%),°°°°**** and the same is true with respect to belief that their health will be affected (35 respondents representing 62.5% as compared to 130 representing 30% of persons not interested).°°°°**** The most relevant health effect appears to be the belief that both mental and physical health would be improved by the change. Unlike the part-timers (see page 52), and persons who at some time considered part time as a step toward retirement, these respondents interested in making the change now do not have significantly less accrued service credit than their counterparts who are not interested in changing to a part-time arrangement.

Belief that a part-time arrangement is an available option is also a factor: among persons who believe the option is available, 14.5 percent are interested in

taking advantage of it as compared to only 5.6 percent who do not think the option exists. They also tend disproportionately to use more sick leave°* and make more frequent use of sick leave in stretches of over two days.°**[f]

In summary, it appears that a change to part time has greatest appeal to those respondents holding relatively high-level types of jobs in which they are experiencing problems, principally with their supervisor and with lack of recognition but also with co-workers. Overall they tend to have relatively few interests outside the job and would like to reduce the demands of their job in order to postpone their retirement, even though their retirement service credit is not notably low. But there is a subgroup quite active outside the job for whom the job serves as an important outlet for creativity.

[f]Comparisons of sick-leave data are not with other preretirees but with younger co-workers, see page 64.

V. The Preretiree Part-timers

Of the 39 part-timers responding to the question, only 4 were working part time involuntarily reduced hours. Over a third of those responding gave family activities as the principal reason for their work arrangement; only 3 were working part time by reason of their health. Seven said they had always worked part time; of the rest, most are doing more or less the same type of work as they did when they worked full time, and over half of those doing a different type of work wanted the change themselves. Almost 80 percent (23) plan to continue to work part time until retirement.

All but 20 percent feel the part-time arrangement has favorably affected their health; none think it has had an adverse effect. Persons who think there has been a health effect tend to feel they have less control over their work than do the others.*

Fifteen think the arrangement will enable them to work longer; 4 say it will force them to work longer (presumably for financial reasons); and 2 think it will enable them to retire sooner. Predictably none believe they will have to retire sooner because of the part-time arrangement. The 15 who expect a prolongation of their work life will significantly less retirement service credit than those who don't.**

A. Demographics

Of the 607 preretirees respondents, 45 were working less than a full-time schedule. (Eighteen of the part-timers did not return their questionnaires, so their response rate was slightly, but not to a statistically significant degree, higher than that of full-timers.) The part-timers comprised 37 women and 8 men, a significantly larger proportion of women than in the overall sample.°° Thirty-three were married, one unmarried, 4 divorced and 7 widowed; thus they differed

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Symbol ° and * indicate levels of statistical significance. See page 8 for explanation.

from the overall group by virtue of the even-greater proportion (73.3 vs. 66.4%) of married persons. More specifically, the part-time group contained less than half as great a proportion of married males and twice as many married females as the overall preretiree group, but only one half the proportion of divorced women. The part-time group was virtually identical to the pretirees overall in age, ranging from 55 to 70, with mean 59.75 and median 59.28.

Relative to the preretiree group overall, they disproportionately represented the job classes we assigned high rank orders°*** (based upon responsibility, salary and educational requirement, see page 125). Five (11.1%) were administrators, 12 (26.7%) professionals, 24 (53.3%) secretarial/clerical, but only 2 (4.4%) para-professional, no skilled/craft or security personnel, and 2 (4.4%) in maintenance/service. Within the overall group of preretirees, part-timers were represented in inverse proportion to accrued service credit.**

With respect to household income, the largest single group of part-timers were in the top category, that is, their total household income was in excess of $30,000; this was one category higher than the mode for preretirees overall. However, they were also overrepresented in the lowest (below $6,000) category and the median for both groups fell in the $15,000 to $19,000 range.

As a part of the total preretiree sample, the number of part-timers varied inversely with the share of household income they provide,°°°°**** and part-timers were notably over represented in the group that contribute less than half of their total household income: almost 45 percent of part-timers provided less than half of total household income as compared to under 15 percent of the larger group.

Part-timers' profile of formal education is not markedly different from the overall preretirees. Modal group for both is business or vocational school or some college short of a degree; this category accounts for over half of part-timers and a slightly smaller percentage of preretirees overall. The part-time

group does not include anyone with less than a high school diploma, and it includes a disproportionate number of holders of advanced degrees (13.6% vs. 9.9% overall) and a somewhat larger-than-average proportion of persons with bachelors degrees (24.4% vs. 18.9% overall).

B. Attitudes Toward Work

Part-timers tended to see the job as less important in meeting Question 1 needs in the aggregate than did full-timers.** Notably less important to part-timers were status -- a place in the working world (extremely important to almost one third of full-timers but less than ten percent of part-timers);°°*** an outlet for creativity (almost a fourth of full timers but less than five percent of part-timers);°** and income (well over half of full-timers but just over a third of part-timers).°** They also reported fewer problems, especially with co-workers* and with recognition.°** Consistent with the lesser importance of the job in meeting their needs, part-timers also derive somewhat less satisfaction from their job: 17.8 percent of part-timers found it less than moderately satisfying as compared to 10.3 percent of full-timers, and it was a major source of satisfaction to only 20 percent of part-timers (vs 28.7% of full-timers).

C. Careers and Career Development

With respect to careers, part-timers' responses did not differ much from those of preretirees overall. Differences in responses dealing with careers were small and, with one exception, they were not statistically significant. A slightly larger proportion of part-timers than full-timers had made a job change. The one significant difference had to do with training: the greater the amount of work-related training a person had received, the more likely it was that (s)he was working full time.* This was the more notable since job classifications in which part-timers are concentrated tend to be the ones related to higher incidence of training. An even larger proportion had never taken a career-planning course (86.7%

vs. 73.5% of preretirees overall) and the proportion that had taken such a course while employed at the University was less than half as great (4.4% vs. 9.7%) as preretirees' overall.

Only 15 part-timers think their part-time arrangement will enable them to work longer. But part-timers with less retirement service credit do tend to think their part-time arrangement will enable them to work longer.

D. Involvement of Part-timers in Activities Outside the Job

The part-time preretirees in this study tended to be somewhat more involved in non-job-related activities than the preretirees overall.* Differences with respect to involvement in certain of the specific activities listed in Question 53 are considerable and may offer insights into the distinctive characteristics of the part-timers as a group.

With respect to almost every one of the roles listed in Question 53, there were substantial differences between the proportions of part-timers and pre-retirees overall checking the "Extremely Important" column. In most cases the differences were in the direction of proportionately greater involvement by part-timers. This was true to a limited extent of the role of club member and much more dramatically of the roles of artist or craftsman, parent or grandparent, sports enthusiast both as spectator and as participant, and, preeminently, son or daughter of elderly parent(s). In all of these cases (except club member), part-timers far surpassed the entire group not only in the proportion of their number checking the column indicating extreme importance but also in the proportion so checking only that particular role or no more than one other as being extremely important. In the extreme case, involving care of elderly parents, part-timers checked the role in almost twice the overall proportion (24.4% vs. 13.8% overall) and it was a primary concern for almost half of those who checked it (11.1% vs. 4.8% of all respondents).

Part-timers were underrepresented among those checking as extremely important the roles of employee or professional; music, movie, museum or drama goer; TV viewer, reader or radio listener; and to a minimal extent churchgoer. In all of these instances, again, they were also underrepresented among respondents checking the role as one of no more than two considered extremely important.

From this there emerges an image of the part-timers as tending to be active overall and specifically in those areas that require active efforts outside the job. Apart from the job-related role (employee/professional) full-timers tend to see themselves more as patrons of the arts and entertainment.

The above study in contrast should not, however, veil some basic similarities between part-timers and the overall group of preretirees. First, the roles of volunteer worker and social activist were of equally minimal importance to both groups. Second, far the most significant role to both groups was that of parent or grandparent; this was checked as extremely important by 44.4 percent of part-timers, half of them as a primary role, and 33.9 percent overall, again or primary concern to almost half. And, finally, the role of churchgoer ranked second in frequency of "Extremely Important" responses with both groups.

E. Retirement Planning and Expectations

Much like the overall preretiree group, just over half of all part-time preretirees had never contacted the campus retirement office; only 3 had done so more than twice. One-third (15) said they had thought quite a bit about when they would retire; only 4.5 percent claimed not to have given it any thought. In this respect, too, they strongly resembled the larger preretiree group. The same was true with respect to age at which they planned to retire: the modal category for both groups was 60-64, with 65-69 second.

Part-timers are much less likely than the overall preretiree group to think

financial considerations will be important in determining when they will retire,** nor are they significantly related to extent of work involvement planned after retirement. Their work plans are, however, related to degree of concern over financial security.

There is no significant difference between full-timers and part-timers with respect to expected difficulty in adjusting to retirement or extent to which they expect to miss their job as expressed by the aggregate of responses to Question 47. While full-timers expected to miss their job approximately in proportion to their job level there was no such correlation among part-timers. This difference may to some extent be a reflection of the greater proportion of women among part-timers: it will be recalled that the correlation between job level and expected degree of missing work did not hold when responses of all the female preretirees were looked at separately. However when the separate factors listed in Question 47 are tabulated by sex for part-timers, there is not the sigificant difference that maintains for the preretirees as a whole. Thus it does appear that though part-timers do not expect to miss work significantly less than full-timers overall, there is a lesser dependence on the job among persons in higher-level job classifications.

With respect to planned retirement age,part-timers do not differ significantly from full-timers. Thus, if, as about a third of respondents believe, the part-time schedule does tend to enable them to prolong their working years, this group of subjects would probably otherwise have taken early retirement. This interpretation receives further support from the significantly lower retirement service credit of the respondents who thought the part-time schedule would enable them to work additional years.*

In short, part-timers tend in disproportionate numbers to be married and not to be principal contributors of household income. Over half of them hold secretarial/clerical jobs and another quarter, professional; they include notably few

maintenance/service and paraprofessional personnel and none in skilled crafts or security jobs. They tend to be significantly less dependent on their jobs to meet psychic needs than are full-timers, and to derive less satisfaction from the job, but they also experience fewer problems on the job. As a group they are considerably more actively involved in non-job-related roles, in particular that of son or daughter of elderly parents.

VI. Attributes and Needs of Older Workers on the Job

The questionnaire was intended primarily to generate a profile of the mature worker in terms of the role of the job in his or her life and the effects on that role of various factors relating to career and retirement planning and demographics. To probe the special strengths, weaknesses, needs and attitudes of the older worker, samples of respondents in the preretiree and retiree samples were selected and contact made with not only the respondents but also their supervisors and payroll officers.

Respondents were interviewed along roughly the lines of the outline on pages 126-128. The guide on page 128 was used for interviews with supervisors; these referred to older workers in general, making no reference to any particular person. Payroll officers were asked to send copies of subjects' sick-leave records for 1977 and 1978; they were asked to send also records of another employee, under 55, whom they were to select, matching our subject as nearly as possible with respect to function, work environment and all demographic characteristics other than age. What follows is a composite principally of information derived from the interviews, especially those with supervisors. Sick-leave data were used as an anchor for remarks regarding attendance.

Seventy-two retirees and 88 preretirees were interviewed. Altogether, 59 supervisors of preretirees were interviewed; sick-leave records were obtained for 70 of the subjects, but a younger comparison co-worker could be found for only 49.

This section should be read bearing in mind the emphatic caveat of many of the supervisors interviewed that generalizations never do justice to individual differences: though certain characteristics may be more prevalent among older workers than among younger ones, there are frequent exceptions in both categories. (These comments were in fact themselves encouraging in view of some subjects' allegations of discrimination by their supervisors on the basis of a stereotypic

attitude toward older workers.) It is hoped the group characterizations that follow will provide the framework for formulation of policies and procedures that allow for individual differences -- anything else would do violence to the spirit of these interviews.

Subject to the caveat that in any given case individual differences are more significant than group characterizations, the interviews revealed a fairly well-defined profile of the mature worker. These characteristics will be described here under four principal categories: attitude, efficiency, adaptability and absenteeism. Of the negative attributes, some are strictly a function of the physiology of aging -- declining physical stamina is a prime example; some, such as reluctance to innovate, are at least in part conditioned; still others are largely induced by the nature of the job market.

A. Attitude

CONCERN WITH JOB SECURITY

Because of the general acknowledgement that another job would be hard to get, job security is of crucial concern to older workers. (This concern is apparent not only from interviews but also from the already mentioned importance of age as a factor in job-change decisions in questionnaire responses -- see page 18.)

The concern with security has both positive and negative effects from the point of view of productivity. On the positive side, it tends to motivate older workers to do good work, to complete their jobs even when this involves a great deal of tedium or extreme fatigue, and generally to try to please their supervisors; this is partly to retain their jobs and partly out of a sense of gratitude and obligation.

On the other hand, the concern with job security can induce a passivity that interferes with effective job performance if the worker is not willing to

communicate problems to the supervisor and/or afraid that inquiries to clarify what is expected or to improve understanding of an assignment may betray some degree of incompetence. At the higher levels it may, among persons of all ages, act as a deterrent to innovation (see page 60 for additional discussion).

MOTIVATION

Though a few supervisors suggest it may at least in part be a function of cohort rather than age, there is a consensus that older workers tend to have a more responsible, conscientious attitude. Their greater willingness to finish unpleasant jobs and give better, more reliable service is a function not only of concern with job security (already mentioned) but also of a more mature approach and a greater degree of self discipline.

However, their stoic determination to persevere despite fatigue or illness (see use of sick leave, page 64) often takes its toll in terms of morale. Older workers subject to pressure, or determined to complete a task despite physical strain, may be quarrelsome or otherwise unpleasant to their co-workers and may be frequently involved in confrontations regarding matters of little importance. Perhaps because they try hard, they expect everyone else to do likewise and failing this, their morale may suffer.

OTHER ATTITUDES

Older workers are said to know what they want and therefore be more stable than younger ones. Except under conditions of pressure, illness or fatigue (see previous section), they tend to be better mannered and more considerate and patient. Alleged idealism, team orientation, leadership abilities and inclinations, and dependability and punctuality are put in question by some comments to the contrary. The question of attendance is discussed on pages 63 through 67.

B. Efficiency

Though in the blue-collar areas, older workers tend to be viewed by their supervisors as moving somewhat slowly, there is widespread agreement even in those areas that these workers are on balance an asset. In general it is felt of workers in all occupations that they know the process so well that they are able to organize their work to compensate for slower motion or thought processes. They are seen as more careful and methodical and less inclined to deviate from task accomplishment, and they are credited with better safety records, though this may be in large part a reflection of the jobs they are assigned. Except in areas where their skills are technologically obsolete, they are seen as having better skill levels. Also, their lower turnover rates are seen as reducing training and personnel costs.

The more stable outlook is further seen as contributing in important measure to continuity over time. This continuity is sufficiently important that it was a prime factor in some supervisors' allowing their subordinates to shift to part time so as not to lose them. They expected thereby not only to retain experienced efficient help, but also to set in motion a built-in apprenticeship of the person hired to fill the vacated portion of the position.

Finally, and perhaps most important, older workers are widely regarded as having developed over the years a more integrated perspective and better focus on the essence of the problem. In some settings this integrated perspective grows out of intimate familiarity with all aspects of the work at hand; in other settings, however, it is seen as being a result not so much of the experience specific to the job, but rather of life experience irrespective of setting -- the experience that comes from living and dealing with people and problems and having to get jobs done on time. In either case it appears to be largely a function of time -- a curing process.

As a result of long-term integration of experience, older workers tend to

exhibit a greater breadth of scope, an ability to see a task or problem within a broader context. This provides a basis for more effective action in general and perhaps even for innovation.

The broader scope manifests itself through:

- Ability to anticipate administrative steps required and handle responsibility generally
- Ability to exercise judgment and prioritize
- Ability to predict their own behavior and budget time
- Ability to place problems in the proper context and withstand adverse occurrences
- Ability to respond effectively to inquiries
- Better oral and written communications than are demonstrated by their younger counterparts
- Good problem-solving skills
- A well-developed institutional perspective and ability to cope in a bureaucratic setting

But though many older persons may be at their peak in terms of knowledge of the job, this overall effectiveness may be reduced because they cannot cope as well as younger workers with some aspect of the workload. This may, as already discussed, be a result of reduced tolerance for pressure or of the fatiguing effect of sustained physical or mental demands. Productivity may be adversely affected through reduction in the older worker's own effectiveness; just as likely, it may be indirectly affected through the older worker's disgruntled interactions with co-workers. At the higher job levels, the effects may be magnified to the extent that weariness or tension lead to inadequate supervision, planning or creative thinking.

ABILITY TO ABSORB INSTRUCTIONS

Also subject to considerable disagreement is the relative ability of older workers to absorb instructions. In general it appears that older workers:

- Have greater resistance to picking up new instructions because they are set in their ways. This, however, is often due at least in part also to a reluctance on the part of some supervisors to offer training to employees viewed as being within five years of retirement. Moreover, some older workers are stereotyped by their supervisors and denied training for that reason.
- May take longer to absorb instructions but then absorb them more completely and thoroughly in those cases where their fund of integrated experience provides a context for those instructions.
- Have difficulty with instructions or new materials when they do not fit into their frame of reference. This would include materials or instructions that assume a certain level of technical competence in, say, computer applications or other updated technology.
- Sometimes need less specific instructions -- though this may be a function of their greater length of service or greater breadth (as distinguished from detail) of function.
- Tend to listen more closely to instructions and take them more seriously.

INITIATIVE

Supervisors' responses suggest that older workers tend to show more initiative in pursuing a task once it has been established but perhaps to be less imaginative in originating, or willing to accept new approaches or procedures. Among the reasons given for this reluctance some suggest a need for institutional remedies.

By comparison with their younger co-workers, older workers ~~as~~ are seen as:

- Having more interest in the job: more likely to pick it up and go with it without having their hands held along the way.

- More likely to ask for work
- More likely to channel their initiative into improving their work in contrast to younger workers who tend to direct their initative toward furthering their careers
- Older secretaries are seen as more likely to take the initiative for correcting stylistic and grammatical errors.

C. Adaptability -- Innovative Ability and Reaction to Innovation

Without a doubt the item of greatest agreement among supervisors interviewed was that older workers tend to differ from younger ones with respect to their attitude toward innovation. This difference was seen as including both the response to changes that had been proposed or effected and the propensity to initiate change. But though there was substantial agreement as to the existence of a difference, the supervisors were far from agreeing on the nature of the difference or the appropriate response.

Some supervisors ascribed the differences to the inherent phychological make-up of the older persons and cited in particular an increased rigidity of outlook, an inclination to see their way of doing things as the only acceptable way and thus resist any attempt at innovation. Related to this is a reluctance to retrain or change jobs by way of adapting to technological change or to rotate jobs -- although such reluctance is viewed also as being at least in part due to a malaise at having to prove oneself all over again (see discussion of insecurity, page 55).

In part too, this inflexibility can be ascribed to the different pedagogical style to which they were subjected. Older workers belong to the cohorts that still learned by rote -- one way was generally the right way. The new math and new science, with their emphasis on discovery tend to develop far more flexibility.

Whatever the cause, the dogmatic attitude sometimes creates a barrier that

impedes the older workers' communicating to younger employees the benefits of their much greater experience. The resistance to training makes it harder to correct deficiencies, sometimes resulting in perpetuation of an old-line outdated orientation.

Second, it was suggested, some older workers have become disillusioned as a result of repeated unsuccessful recommendations for or attempts at innovation. Certainly this feeling of impotence vis á vis the workings of "the organization" is not uncommon in large work organizations and may well intensify over time.

Third and perhaps more important is the appropriateness of the position held by the worker in question. Many an older worker, the argument goes, may have reached his/her level of incompetence; (s)he may be trying to avoid making ripples that would attract closer scrutiny. Moreover, the older worker may have reached the top pay level for the classification; with no prospect of reward through either promotion or merit raise, there is the more reason to avoid even the slightest risk. To the extent these characterizations fit, clearly a remedy should be sought through modification of the procedures of the organization (see below and page 71).

Finally, a considerable number of supervisors mentioned that resistance to innovation may in many instances be salutory. These see the older worker's more cautionary approach to innovation as reflecting a greater breadth of vision, more experience and more realistic assessment of workload. Such factors, it is argued, make for an inclination to consider all the ramifications of a proposed change rather than "go all out on an idea as soon as it occurs."

Whether the cautionary stance of the older worker is an advantage or a detriment would appear to depend upon the job, the factors involved and the extent of their involvement. In any case, to the extent the more negative characterizations are accurate, certain institutional modifications can go far toward reconciling the needs of the worker with those of the organization.

To cope with inherent resistance to change, it is recommended that supervisors

receive training in developing a non-adversary approach to their employees and carefully explaining the reasons behind and potential advantages of required changes.

To keep workers from becoming passive, a vigorous solicitation of suggestions might be helpful. However, such an effort would have to be accompanied by a consistent procedure for responding to suggestions so as to let it be known that suggestions not used did receive serious consideration.

With respect to the appropriateness of a worker's placement or opportunities for mobility, a careful assessment of the entire configuration of career ladders is probably in order. Would it not be possible to devise incentives for the highly experienced and efficient person at what is now the dead end top step of a classification? More important: How can a set of non-linear career paths be made respectable alternatives to the prevailing linear career norm? These questions receive further consideration in the section on recommendations beginning on page 68.

D. Alternative Work Schedule

Despite considerable recent publicity regarding career part-time work, "part time"continues, for most of the persons we interviewed, to carry the connotation of temporary work; "alternative work schecules" brings to mind the compressed work week or more likely, flextime.

Supervisors with subordinates they view as overburdened will at best try to move those workers to less demanding work. Not many of the supervisors or subjects interviewed had given much though to the possibility of their subordinates changing to part time prior to retirement; part-time tended to denote to them students or retired workers often "on call" or otherwise employed on an irregular basis. Yet the mention of part-time prior to retirement received serious consideration and not a great deal of ready objection. Objections raised included problems of scheduling and communications, desk space, additional training and supervisory burden,

and the difficulty of finding a suitable substitute for the vacated portion of the job. The possibility was ruled out altogether in those instances where jobs were seen as indivisible but required an eight-hour effort; this included some instrument makers, lab technicians and computer programmers. In some public-service jobs, too, supervisors claimed they had enough difficulty maintaining coverage without any added complications and in addition, that clients preferred to have a single person to deal with regardless of when they came in. There are also instances where teams of repair or maintenance personnel are transported together to a work site; this would present problems if the part-timer wanted to work partial days.

On the other hand supervisors recognized the potential of part-time schedules as a means of retaining the services of experienced workers and a way of easily breaking in a new person, thereby providing not only continuity but also additional coverage for which they would otherwise have to train substitutes. Several, ranging all the way from custodial services to high-grade professionals attested to the coexistence, in some older employees, of exceptional capabilities in combination with reduced tolerance of the demands and stresses of the job. At least a handful of these supervisors eloquently represented the need for alternatives not only to full-time schedules but also to linear careers, that is, for the option of moving to a lower-grade job to eliminate excessive pressures or demands. But clearly there is in the minds of even those who support the concept considerable question regarding the effects such changes would have on retirement benefits. (See page 72 for further discussion.)

E. Attendance

Attendance of older workers relative to younger ones is a factor frequently discussed in assessing their overall productivity. On the one hand they are viewed as subject to a variety of chronic ailments that cause frequent absence;

on the other hand, they are credited with a determination to overlook minor ailments.

There was anything but agreement among the supervisors interviewed in this study as to the use of sick leave among older workers as compared to their younger co-workers. Some emphatically stated that younger workers were out more often. In large part they attributed younger workers' alleged greater use of sick leave to children's medical and dental appointments and care of sick children. But they felt also that younger workers tend to stay home at the slightest indication of a cold or other minor ailment, whereas older workers are more likely to try to accumulate sick leave as a safeguard for the eventuality of some serious illness, and fail to stay home even when prudence might dictate that they should. On the other hand, some supervisors claimed older workers take sick leave at the slightest opportunity no less than do younger ones. There did seem to be a fair degree of agreement, however, that older workers more often do take larger blocks of sick leave; that is, it was generally agreed that older workers are more commonly afflicted with the serious types of illness that require more than one or two days' absence.

Fortunately, use of sick leave is a matter of record for which documentation is available. As a part of our study, we requested the sick-leave records of all questionnaire respondents interviewed by phone, along with the corresponding records for a co-worker aged under 55 and matched as nearly as possible for function, work environment and all demographic characteristics other than age. Records were obtained for 70 preretirees but, unfortuantely, for only 49 of their co-workers. The difference was due principally to the unavailability in the other 21 cases of any younger worker who was performing a function that could in any way be construed as sufficiently comparable to qualify him or her as a reasonable control.

In a few instances an otherwise suitable control had not been on the job long enough to allow a comparison of records.

Sick-leave records were analyzed in two ways. First a T-test was used to evaluate the 49 sets of paired data (preretiree and younger control) with respect to total sick leave used and number of months in which sick leave exceeded 16 hours. And second, monthly average use of sick leave and number of months with more than 16 hours' sick leave were tabulated against several demographic and attitudinal variables.

It was because setting and type of work can be important factors in use of sick leave, that the T-test with paired data was used to compare preretirees with their respective controls. This technique failed to reveal a significant difference between the preretirees and younger workers with respect to either hours of sick leave used or number of months in which more than 16 hours were used. Mean hours used by preretirees for whom there was a control was slightly higher than for the entire group of 70 preretirees: 120.88 as compared with 104.27 for the controls, with standard error 13.30 and 9.10 respectively. Such a distribution could have occurred 25 percent of the time strictly on the basis of chance. The means for number of months with more than two days of sick leave were 1.86 and 1.49 respectively for the preretiree and control groups with standard error .26 and .22 respectively; again the probability of occurrence strictly by chance is 23 chances out of a hundred. Clearly the differences are not statistically significant.

For the group as a whole, that is, including preretirees for whom there was no younger comparison, mean sick leave use for the 24-month period was 116.53 hours with standard error just under 10. For the smaller control group, mean use was 104.27, standard error 9.1. Viewed this way the two groups are very similar. Again for the entire 70 preretirees, average number of months in which over 16 hours of sick leave was used was 1.74, with standard error .202, as compared to 1.49 for the

control group with standard error .22 -- still falling short of statistical significance.

In short, though our preretirees did on average use somewhat more sick leave than the younger controls and more of them used it in larger blocks, these differences could easily be explained by chance variations. Our statistics do not support a contention that preretirees use either significantly more or less sick leave than their younger co-workers. Nor, interestingly, do they support the existence of a statistically significant difference in use of larger blocks of sick leave.

The over-16-hour-per-month data were tabulated against variables to which they might intuitively seem to be related. Again intuition erred, with two exceptions. This variable was not significantly related to age or to job satisfaction, work control or any of the computed variables having to do with need fulfillment, problems or missing work. The correlations that did appear were with degree of involvement in outside activities and interest in changing to part time now. Persons tended to be actively involved outside the job in inverse proportion to the frequency with which they used more than two days of sick leave in a given month.* One might infer from this that involvement in activities tends to be limited by illness of the type that causes more frequent absences of more than a day or two. Viewed in the context of association with limited activity, the correlation with interest in changing to part-time schedule°** is the more meaningful. Only four of the preretirees whose sick leave records we obtained expressed interest in changing to part time now (Question 32a). However, it is notable that all four of them had used at least 16 hours' sick leave during at least 2 of the 24 months under study, and this was true of only 40 percent of those <u>not</u> interested in changing to part time. Thus sick leave data tend to strengthen the impression derived from the other data that persons interested in changing to part time now are

looking for a way of accommodating their health without quitting their jobs.

By way of contrast, there is no significant correlation between frequent use of sick leave in blocks and having considered part time work as a step toward retirement. There is virtually no difference in the distribution of sick leave use in blocks between persons who have considered part time to phase into retirement and those who have not. For further discussion of these two groups, see pages 40-46.

VII. Recommendations

It is apparent that a new orientation is needed to respond to the society's evolving need to retain workers in the workforce to an older age in productive roles -- an orientation giving full recognition to the special positive attributes of older workers as well as their limitations. Findings from this study suggest such an orientation would most effectively find expression through a comprehensive new policy encompassing changes in institutions regulating or bearing on career paths and through a reworking of the interrelationship between work and pensions and social security. However, this study has focused only on the characteristics of older workers in the workplace of which they are a part. Given the lack of information on costs and benefits, changes discussed in this section are proposed within the limited context of better meeting the needs of older workers and the workplace. It is recommended that a thorough cost/benefit analysis be made with the purpose of determining net monetary costs of the proposed pension and personnel-development changes, giving due consideration to the potential of these proposals for achieving improvements in productivity and delaying retirement.

The new approach would have three principal components: (1) career path alternatives; (2) personnel development; and (3) institutional changes.

A. Career Paths

There is a need for a graceful, honorable and recognized way for employees to peak out while still using their skills -- a change from an orientation of up-and-out to one of levelling off or even down. Such a change would obviously serve the employee by relieving him or her of having to maintain a momentum of which (s)he is no longer capable. At the same time it would serve the organization by opening up the lines for promotion of persons having greater tolerance of stress and perhaps greater dynamism and imaginativeness. Toward

this end, new alternatives are needed to provide alternative employment opportunities as an individual matures in a given situation. These alternatives will be characterized both by encouraging mobility and by increased flexibility to modify positions so as to lessen responsibility or technical, physical or other requirements or simply time involvements, with corresponding downward adjustment of salary. (Such changes are now generally accomplished only on an ad hoc basis after retirement.) As part of the new orientation making downward mobility acceptable, the older worker should have the opportunity to negotiate freely for a change in responsibility; procedures would be developed through which job shifts could be brought about without prohibitively burdensome demands upon worker or supervisor. And changes in the method of calculating pensions (see page 72) are important to the successful actualization of the changed orientation. Some persons will be best served by stepping down a grade or more;others, perhaps at or near the height of their careers but reduced in stamina might be permitted to work somewhat reduced hours possibly even at higher hourly pay. This would be preferable to either losing these employees to retirement and thus forfeiting their talents and efforts, or allowing them to continue to coast, working at reduced levels of energy, imagination and enthusiasm because they are no longer productive over longer periods of time but simply do not want to give up income and insurance coverage or accrual of retirement service credit.

Also likely to benefit from reduced working hours are persons doing physically demanding work -- where stability, motivation and experience-induced efficiency are maintaining performance at acceptable levels only at considerable hardship to the worker. It would be more humane and probably more productive to let these people work part time with some sort of income supplement or perhaps a partial pension. It might also prolong their working lives, which will be especially important in those drudge service areas expected to be areas of

labor shortage. According to our questionnaire responses, these same people are also the ones who neither have extensive involvement in non-job-related activities nor are much concerned about retirement except financially. They are also the ones whose desire for changing to part time now was statistically related to high use of sick leave and reports of problems on the job. A reduction in hours of work would serve the purpose not only of reducing the stress and strains of work and accommodating their health needs, but also allowing time for development of other activities or enterprises.

B. Personnel Development

Indications from our questionnaire and interviews are that some supervisors deny training opportunities to workers within five years or less of retirement. Yet some of these same supervisors complain of the technical incompetence of older workers due to obsolescence of their skills. The rationale behind withholding training is that there would not be a sufficient pay-back period. Actually there appears to be at least an equal risk that the younger trainee will be lured by the market mechanism into parlaying new skills into a more attractive job.

Training should be made available wherever it promises to improve technical competence. If the employee is reluctant or unable to absorb the new information, a job change should be given consideration. Here union policies may be an obstacle, see page 71. If the reluctance is reflective of a rigid attitude, perhaps training could also be used to increase flexibility. In any case, it should be incumbent upon the supervisor to communicate effectively and in a non-adversary way with the reluctant employee to explain the reasons for needed changes in procedures and encourage training to improve both technical

and personal-relations skills. This should be done as part of periodic discussions with each worker to ensure a mutual understanding regarding goals and objectives, and the extent to which (s)he meets or fails to meet those objectives.

C. Institutional Changes: Union Regulations, Personnel Policy and Pensions

UNION REGULATIONS

There is a need for unions to review their regulations with a view to modifying seniority protections that maintain a worker on the job even if (s)he can no longer perform adequately. Criteria to be used should include a technical-skills assessment for physical capability as well as familiarity with up-to-date procedures and accommodation to the changing needs of the job.

Also there is a need to modify union contracts forbidding crossover among crafts. Such prohibitions limit the flexibility of the supervisor in reassigning persons whose placement is no longer suitable.

PERSONNEL POLICY

Incentives. Many older workers are at the top step of their pay classification, so the one established incentive available to other employees is lacking to them. There is an urgent need for an imaginative new approach to offering incentives outside the regular pay schedule. Such additional incentives would also at least in part compensate for the perceived lack of opportunities for advancement of younger workers due to blockage of promotional paths by persons in the top spots. (This blockage will, however, itself become less prevalent to the extent that non-linear career paths gain acceptance.)

Personnel Assignment. Numerous comments in our interviews attest to the benefits of mixing persons of different ages in work units. Assignment of older workers in teams with younger ones can provide for cross-fertilization

between impulsive inclinations toward innovation and dogged maintenance of the status quo. This may require some counseling or instruction in how to relate with other than one's peers in a work setting, but the resultant "healthy tension" is claimed to be well worth the effort. With the proper preparation, a policy of age desegregation can at the same time provide younger persons with the benefits of the older worker's experience and breadth of outlook and the older worker with the benefits of younger workers' familiarity with new methods and approaches. Moreover, the older members of the team can be relieved of the most hazardous or otherwise physicially demanding or stressful tasks, as necessary.

PENSIONS

It is apparent from questionnaire responses as well as interviews that considerable career planning centers on pension calculation. Figuring preeminently in those plans is awareness of the importance of the earnings of the "last two years" as the basis for computation of retirement benefits. Persons whose plans would be quite different otherwise, feel bound by that provision to continue working as long as possible on a full-time basis in order to reap the benefits of cost-of-living salary increases.

The problem is to a minor extent a semantic one: though the statute prescribes the "final average salary" it defines final average salary as the average of the highest 2 years (or 5 years for persons hired after October 1977). Linear-career thinking could not be more firmly institutionalized! Thus persons who chose to cut their work schedules or level of responsibility to phase into retirement would actually be penalized principally to the extent of cost-of-living increases or step increases over the period of their reduced

involvement.[f] Actually, of course, the stakes can be higher: at least one of our subjects volunteered that he was deferring taking the test that would qualify him for supervisory status until he was close to two years from retirement. In this way he would reap maximum benefits while enduring a minimum time under what he perceived as undesirable strain. By phasing down, this respondent's base pay would be reduced by not only cost-of-living increments but also the benefit of the raise incident to a promotion. But at what cost will he endure the more demanding position?

To the extent that the influence of the retirement statutes is due to a misunderstanding of the meaning of "last" in the context of the law, that influence would easily be mitigated through an active public information effort; it could of course be eliminated by making a minor correction in the language of the law. But in many cases preretirees who plan to postpone retirement in order to maximize the base year have a good understanding of the statute: with inflation running at a double-digit annual rate, cost-of-living salary increases are far from inconsequential.

To adapt the pension system to the needs of retirees in inflationary times, and eliminate its negative effects on intelligent career decisions, the statute should be amended to make two basic changes:

1. Index Base Year. The base salary should itself be indexed to whatever was the two- or five-year period with highest average earnings. The factor applied might be the consumer price index (CPI) or some adjusted index that surmounts objections now raised regarding appropriateness of the CPI for indexing

[f] For persons joining the plan before October 1, 1977, there would be one additional penalty. Compensation for vacation accruals up to 240 hours and compensatory time earned over the preceding two years can now be added to salary in calculating the base average only if that base is computed using the last two years' average salary. Of course if it is used in this way it is also subject to all the same payroll deductions as regular salary, but these are usually paid back by the first 24 months's differential in persion. Since these items are excluded from the base amount for persons hired after October 1, 1977, it will gradually cease to be a consideration.

Social Security. Alternatively, it might be the same cost-of-living adjustment factor that is applied to salaries of persons still working. For persons hired before October 1, 1977, provision should be made also to allow vacation-accrual pay to be included in calculating the base salary even when the highest two years are not the final ones.

A change to indexing base salary instead of indexing the benefits themselves would have at least two salutory effects. It would free prospective retirees from a sense of having to continue working to maximize base salary, the problem already discussed. But perhaps even more important, it would enable the pre-retiree to consider a number of career alternatives that could be made without detriment to the pension base year. In marked contrast to the status quo, the base-year provision would cease to be a significant factor in considerations of changing to a job that is less demanding by virtue of reduced physical demands, responsibility, workload or other forms of pressure. Thus it would be important to the success of efforts at a reorientation such as was discussed on page 68. Further, indexing the base year would remove the financial penalty now attached to phasing into retirement through a reduction in work schedule: the higher-earning full-time years would be indexed to a level commensurate with what the part-timer would be earning on a full-time basis, save only for step increases or promotions.

2. Prorate Service Credit. Under the existing provisions, persons working part time are eligible for membership in the retirement system only if they work at least 70 hours a month (persons hired before October 1977) or 90 hours a month (persons hired after September 30, 1977). Once eligible, the employee earns full retirement credit for every month in which the minimum is met. If an eligible employee works part time throughout

his or her tenure, benefits will reflect that fact only through the base salary. Thus if the last two years are spent at full-time, the entire pension will be exactly the same as it would have been, had the person worked full time all along -- notwithstanding that contributions throughout were based on salary. Under existing provisions, the person who chooses to reduce his or her load by way of phasing into retirement will incur a slight penalty as discussed above; that penalty would be virtually eliminated if our first proposal were adopted. However, equity and the actuarial soundness of the pension fund would be best served if, in addition, the law were changed to provide for prorating service credit and figuring each year's pay at its full-time equivalent. Contributions would not be affected, but benefit entitlements would become commensurate with contributions, and there would be nothing to be gained from a full-time schedule for the last two years -- except of course the differential between part-time and full-time service credit for those two years.

The person who chose to phase into retirement through a reduction in work hours might be slightly worse off if both recommendations were adopted than (s)he would with adoption of only the first: that difference would be due to a reduction in service credit during the period of part-time work. In either case, the persons phasing into retirement would be considerably better off than under the existing system.

In another day, these recommendations might have been viewed as excessively demanding in terms of time and effort required for record keeping. With computerization, however, both recommended changes would be simply a matter of entering a number (base-~~year~~ period salary in the case of the first recommendation; full-time-equivalent salary in the second) and applying the relevant factors to it (cost-of-living adjustment in the first instance; proportion of full-time work, in the second).

3. A careful study is needed of ways to overcome or mitigate the restrictive effects of existing pension plans that tend to keep workers tied to jobs they would otherwise leave. Complete portability of service credit accruals would be ideal if this could be accomplished, say, through a central clearinghouse to act as an exchange broker for service credits; that clearinghouse might consist essentially of not more than a computer and minimal staff to operate it and serve as liaison with the pension world.

4. Mandatory retirement age should be eliminated entirely and recognition given to individual differences in the aging process. This was a subject that had obviously received considerable attention from persons we interviewed. Of 69 retirees with ideas on the subject, 42 felt mandatory retirement should be abolished, notwithstanding strong reservations that its abolition would have unfortunate effects on opportunites of younger employees for advancement. A frequent recommendation was for establishment of a review board to pass on eligibility for continued employment in those situations where performance seemed questionable. The periodic assessment of goals achievement mentioned on page 71 would be well complemented by such a review process to handle cases of unresolvable disagreement.

5. The preretirement community would be well served by a well-publicized retirement counseling center with a broad mandate and with close ties both to state retirement systems (PERS and TIAA/cref) and the social security office. Such an office would be able to respond to any retirement-related inquiry with either accurate information or direct referral to the precisely appropriate authority. The paramount need among our subjects appeared to be for information regarding the financially optimal time for retirement. One of the referrals might be a member of the personnel staff equipped with information (and reassurance) concerning options for lateral or downward job shifts or reduction in

working hours. The same staff could serve also in a training and consulting capacity to orient supervisors regarding available alternatives for placement of the subordinates and to make it known that flexibility is viewed with favor by higher management.

SOCIAL SECURITY

The larger question of policy relating to social security is not within the scope of this study. It does bear mentioning, however, that though our questionnaire and interview responses reflect a general awareness of social security age thresholds and earnings limitations -- and even some limited familiarity with finer details -- respondents gave no evidence of awareness of the premium in social security benefits for postponing retirement beyond age 65.

INSURANCE

Medical benefits are high on the list of changes preretirees and retirees would like to see made in provisions related to retirement. A number of preretirees mention retention of medical insurance as a principal reason for continuing to work. Consideration should be given to a partial extension of medical benefits into the retirement years as a supplement to Medicare.

VIII. Procedure and Methodology

A. The Samples

Arrangements were made early in 1979 to obtain from the University Administrative Data Processing Office a computer printout of all University personnel aged 55 as of December 31, 1978, together with demographic and job-related information for each person. Data requested were name and campus mail stop, sex, job title, ethnic category, date of birth, date of hiring, percentage of full-time hours and whether faculty or staff.

From the Retirement Office in Olympia a similar though less detailed roster was obtained of all persons retired ~~before~~ after December 31, 1973. Because that office mails out monthly pension checks to all retirees, addresses on their list were likely to be as updated as could be found. This list contained, in addition to the names and addresses of the retirees, their date of birth, date of retirement, age at retirement, retirement service credit and sex. Job titles, however, had to be obtained from the University retirement office books. This at the same time provided the opportunity to note which of the retirees had worked at Harborview Hospital immediately before retiring, information not available from the State office.

From both lists, those names were deleted which could be recognized as being, or having been just before retirement, employed at Harborview Hospital. This had the dual advantage of reducing the preretiree list to more nearly its intended size and eliminating a preponderance of medical personnel -- personnel at the University Hospital and health sciences complex were retained in the sample.

In addition, personnel with faculty status were eliminated from the preretiree list; because they belong to a different retirement plan, the retiree list did not include any of these. Even after these deletions, the preretireee list remained about one-third larger than the target 1000, so all persons born after March 31, 1923 were eliminated from the list. The resulting preretiree list contained 1039 names.

From the computerized retiree list, all persons were deleted who had retired before age 50; this left 648. Eighteen more names were added which had been encountered in going through the books at the University retirement office. Subsequently, another 10 were added; these had been on the preretiree list and had been returned from their work stations with notations that they had retired. Altogether, 676 questionnaires were sent to retirees.

B. The Questionnaires

PREPARATION

Extensive work had been done on developing the questionnaire during the fall and winter of 1978. They had been pretested in February and March and revised to incorporate needed changes.

MAILING

Approval was obtained from the campus Human Subjects office, and the preretiree questionnaires went out on April 20. The retiree questionnaires were mailed a week later. The preretiree group went via campus mail; the retiree group went first class with a postage-paid return envelope enclosed. Both sets of questionnaires contained numerical identification only. Also included in the envelope were a consent form in duplicate (one copy to be returned signed) and a brief letter of explanation in less formal terms.

RETURN

This first mailing brought a return of about one-third of the preretiree and one-quarter of retiree questionnaires. A follow-up went out about a month later on May 23 (preretirees) and May 30 (retirees). With the exception of the cover letters, contents were identical to those of the original mailing except that identification numbers were in colored, instead of black ink in case the speed of return might be of interest at some time in the future -- as an indication of interest level, for example; to date this information has not been used. Though

a handful of questionnaires came in as late as February 1980 (and had to be disregarded), most had been returned within a month of the second mailing. All told, 607 eligible and acceptable preretiree and 352 retiree questionnaires were returned, representing response rates of 62 percent and 55 percent respectively.

A factor in the impressively high preretiree returns was the providential timing of a series of retirement seminars; at two of these we were given an opportunity to encourage cooperation with the study. But probably the principal factor was that the subject matter held great interest for the research population. Indeed, one recipient of the retiree questionnaire, who happened also to be a speaker at one of the seminars, recommended the instrument to the audience, saying its completion would be a useful planning exercise even if they were not disposed to return it. Some thought might be given to making a similar form available at an earlier point in the career as a prod and an aid to planning.

C. Data Processing

The questionnaires were precoded to minimize required processing. However, there were a number of open-ended questions for which responses had to be categorized and coded. In addition, it seemed from a cursory reading of the first returns that in Questions 1, 2, 47 and 53 of the preretiree questionnaire and the corresponding questions of the retiree questionnaire, a respondent's having checked only one item in the "extremely" column might have quite a different meaning than if three or four items had been so checked. Accordingly, questionnaires were initially coded in such a way as to distinguish between cases where only one item was marked "extremely," those where there were two, those where all were so marked or all but one and the rest. After the initial run, these were recoded to the number of values originally intended. The exercise was probably not worth the effort, though it did make the frequency runs somewhat more informative.

D. The Interviews

Respondents were listed by age group and sex, with relevant other data -- job classification and length of service (preretirees) or years since retirement (retirees) -- alongside the names, and stratified random samples drawn as described on page 86. Distribution of the samples is shown on pages 130 and 131.

Since subjects had been notified on their consent forms that they might be contacted for interview, those selected were telephoned without further written communication. The outline shown on page 126 was used as a guide for these interviews. At the conclusion of the telephone (or in a few cases, personal) interview, permission was requested to contact the subject's supervisor and his or her payroll officer. Supervisors were sent a consent form and a handwritten introductory note asking for a convenient time to call and interview them. The subsequent interview followed roughly the outline shown on page 129 and did not in any way identify or refer to the study subject who was the supervisor's link to our project. Payroll officers were asked to send two years' sick-leave records for the subject and a younger (unidentified) control (see page 64). In those few cases where supervisor and payroll officer were one and the same, sick-leave records were not requested until after the supervisor had been interviewed.

Subjects tended to be extremely cooperative. There were only 11 refusals; however 8 did not want us to contact their supervisors or said (s)he was unavailable and 5 asked that we not request their attendance records. Their wishes were of course honored. Thirteen of the supervisors either did not return consent forms or explicitly refused interview. Also contributing to the smaller number of supervisory interviews was a certain degree of clustering of respondents with supervisors in common. Payroll officers were extremely cooperative in searching out and xeroxing records for us and considerable thought was given to selecting an appropriate younger control. In all too many cases, there simply was nobody who was in any way comparable to use as a control. Reminders

were sent both to supervisors who had not returned their consent forms after two weeks and to payroll officers from whom sick leave records had not been received within approximately that length of time. All told, 89 preretirees, and 60 supervisors were interviewed. Interview duration ranged from 15 to 75 minutes, with most lasting between half and three-quarters of an hour. Sick leave records were obtained for 70 subjects but only 49 of these had controls.

The shortfall in attendance records was attributable to several factors. In some cases the subject had been on the job less than two years so two years' records were not available. A few subjects had retired since the beginning of the study and their records could not be located; and a handful of subjects asked us not to access their records. See page 63 for further discussion of attendance records.

Retirees proved much more difficult to contact, and in many cases respondents could not be reached even after multiple calls. Therefore once six attempts at contact had been made by phone at various times of the day, the respondent was sent a note advising him or her of our intent and asking when and where (s)he could be reached. This proved quite effective. Altogether, 76 were interviewed.

Interviews with retirees were on the whole sketchier (as were their questionnaire responses). One can only speculate as to whether and to what extent this difference was due to lesser identification with the University or less interest in questions of work and retirement or reduced vitality or some combination of these. Certainly in some of the cases the last is true, and this in itself has some significance in the greater context.

E. Analysis of Data

Responses on questionnaires and interviews with both the preretiree and retiree subsample were coded and keypunched as were the sick leave data; supervisors'

responses were not computerized. Most of the content of Sections II through V was derived from SPSS (Statistical Package for the Social Sciences) "frequency" and "crosstabs" runs using questionnaire data. Interview responses were the basis for Sections VI and VII, Attributes and Needs of Older Workers on the Job and Recommendations, respectively. They have also added meaning and depth to questionnaire findings.

F. Response Rate and Biases

Preretirees

All together, 1039 questionnaires were sent out, but 60 of these were excluded from the study because they had gone to persons not in the target population. The 60 were eliminated for one of two reasons. First, through an oversight, one category of academic personnel had been included because their faculty status was not apparent from their job titles. This error became apparent from responses on some of the questionnaires as they were returned. The other (smaller) group eliminated consisted of persons who had left University employ during the 3 1/2 month interval from the time the roster was procured (see page 78) and the time the questionnaires were mailed. Those who had retired were added to the retiree group.

Of the 979 questionnaires mailed to the target populations, 607 were returned, a response rate of just over 62 percent. A T-test comparison of the means of respondents and non-respondents did not reveal significant differences with respect to age or length of service at the University. Nor did a chi square analysis show any significant difference between the respondent and non-respondent groups with respect to sex or status as part- or full-timer. However there was a significant difference ($p < .05$) in response rates among ethnic categories: blacks were notably underrepresented (only 47 percent of the blacks completed questionnaires as compared with an average rate of 62 percent). And even greater was the discrepancy between respondents and non-respondents relative to job classification: whereas service/maintenance personnel made up 23 percent of the target population, they accounted for only 18 percent of respondents, and in general response rate varied in direct proportion to the level of the job classification. Thus the distributions differed to a highly significant ($p < .0001$) extent, with persons in the least well-paid jobs most underrepresneted. Since this group is well represented in absolute terms, no attempt was made to weight responses to compensate.

Retirees

A total of 676 questionnaires were mailed to retirees but again 37 were found to have been inappropriately included. Some were deceased; others were eliminated because they had retired prior to age 50; and a few turned out still to be actively employed at the University and to have been mistakenly added to the list.

Of the 639 who had been properly sent a questionnaire, 352 returned them completed. This represented a response rate of just over 55 percent.

A T-test comparison with respect to age, age at retirement, years since retirement and length of service revealed no significant differences between respondents and non-respondents. Nor was there a significant difference with respect to sex. Ethnic group could not be tested because the information was not available. As with the preretiree group, however, retiree respondents did differ significantly from non-respondents with respect to job classification ($p < .05$). Again, too, it was the maintenance/service group that was most notably underrepresented, and again the response rate was greater the higher the level of the job class, though the variation was not quite as great.

G. Selection of Sub-sample for Personal Interview and Sick-leave Assessment

Preretirees

Respondents were listed in yearly age cohorts, each broken down by sex. Alongside each identification number was the subject's service credit accrual classified into three broad groupings and a code indicating job class. The age spectrum was broken down into five groups of approximately equal size, but a slightly undersized group was set up at the high end to permit adequate representation of persons 65 and over. To compensate, slightly smaller samples were drawn from the two top age groups: 16 from the 65-and-over group and 20 from the 62-64 group as compared with 21 or 22 each from the three younger groups.

In all, 100 names were drawn, 50 of each sex. They were drawn at random within each age group, but once assigned quotas for job class and length of service had been reached, the sampling disregarded the fully subscribed categories for the remainder of sample selection within that age group. Quotas for sex and job class were roughly proportional to their representation among respondents, but some equalizing adjustments were made to ensure adequate representation. Thus the secretarial/clerical category was undersampled and administrators and security personnel oversampled; males were substantially oversampled to achieve parity with females.

Retirees

Respondents were listed on the basis of age at retirement, each group broken down by sex. In place of service credit, years since retirement was used here but otherwise the procedure was essentially similar to that used for preretirees, with similar compensatory oversampling for the same categories. Altogether 44 male and 50 female retirees were selected for personal interview.

H. Handbook on Older Workers

A brief handbook was produced condensing the contents of Sections VI and VII for use as a guide to employment of older workers to maximum advantage.

APPENDIX A

Frequencies

University of Washington
Institute of Governmental Research

RETIREMENT STUDY

(PRERETIREES)

THE FIRST GROUP OF QUESTIONS HAS TO DO WITH THE ROLE OF YOUR PRESENT JOB IN YOUR LIFE.

1. Please indicate how important your job is in meeting each of the following needs. (Place a check in the appropriate column next to each item.)

	How important?			
	Not at all	Moderately	Extremely	
Social needs -- being part of a work community; contacts with people	56 (9.2)	336 (55.4)	195 (32.1)	1
Personal growth -- knowledge, understanding, abilities	45 (7.4)	298 (49.1)	231 (38.1)	2
Status -- a place in the working world	96 (15.8)	298 (49.1)	170 (28.0)	3
Income	14 (2.3)	238 (39.2)	334 (55.0)	4
Feeling of being useful	42 (6.9)	265 (43.7)	272 (44.8)	5
Recognition or esteem	126 (20.8)	317 (52.2)	114 (18.8)	6
Outlet for creativity	156 (25.7)	273 (45.0)	122 (20.1)	7
A regular way to occupy my time	166 (27.3)	238 (39.2)	138 (22.7)	8
	0	1	2	

2. Following are problems people sometimes encounter at work. Next to each item, please check the column that tells how much of a problem that is for you.

	How much of a problem?			
	Not at all	Somewhat	Quite a bit	
Boredom; lack of challenge	382 (62.9)	162 (26.7)	42 (6.9)	9
Feeling that the work is useless	506 (83.4)	63 (10.4)	17 (2.8)	10
Lack of recognition	332 (54.7)	179 (29.5)	67 (11.0)	11
No chance to show initiative	349 (57.5)	158 (26.0)	67 (11.0)	12
Feeling of lack of control	347 (57.2)	163 (26.9)	53 (8.7)	13
Strained relations with co-workers	486 (80.1)	74 (12.2)	20 (3.3)	14
Strained relations with supervisor	455 (75.0)	73 (12.0)	45 (7.4)	15
	0	1	2	

In questions like the next two, we are interested in how you see things and feel about them. We are asking you to use a 7-point scale to help us understand your answers and combine them with other people's in a meaningful way.

EXAMPLE: In question 3, if you feel you don't have any say at all over what you work on or how you do it, check the first box at the left (#1); if you feel you have just a little say, check the next box (#2); if you feel you have a great deal of control over what you do and how you do it, check the last box on the right (#7); use box #6 if you have a great deal of control over how you do it but less control over what you do. If you feel you have a moderate amount of say, check #4, the middle box; box #3 indicates a little less say and box #5 a little more say than what you would consider a moderate amount.

3. How much say do you have over what you work on and how you do it?

None at all			A moderate amount			A great deal	
1	2	3	4	5	6	7	16
26 (4.3)	37 (6.1)	33 (5.4)	107 (17.6)	74 (12.2)	163 (26.9)	150 (24.7)	

4. How important is your job to you as a source of satisfaction?

No satisfaction at all from job			Moderately satisfying			A major source of satisfaction	
1	2	3	4	5	6	7	17
10 (1.6)	18 (3.0)	33 (5.4)	117 (19.3)	108 (17.8)	130 (21.4)	174 (28.7)	

5. Do you think you will hold your present job, or one like it, until you retire?

(Circle one)	Yes 18-1	Probably 18-2	Maybe 18-3	Probably not 18-4	No 18-5
	437 (72.0)	97 (16.0)	29 (4.8)	10 (1.6)	10 (1.6)

Opportunities for training and career planning sometimes affect job decisions. Next to each type of training listed below, please indicate about how often, during the last 15 years, you have participated in that kind of training while you worked for the University, and how often while you were working somewhere else. (o=never; 1=once; 2=twice, etc.).

	How often?		
	While employed at University	While employed elsewhere	
6. About how many times have you taken workshops, mini-courses or special skill training related to your job?	Mean Median Mode	3.39 2.44 0	19
7. About how many times have you taken courses or long-term training related to your job?	Mean Median Mode	1.60 .446 0	20
8. About how many times have you taken workshops, mini-courses or special skill training NOT closely related to your job?	Mean Median Mode	1.78 .483 0	21
9. About how many times have you taken course or long-term training NOT closely related to your job?	Mean Median Mode	1.22 .281 0	22

10. Have you ever attended a career planning program while you were employed?

Yes, while employed at the University	[ ]	23-1	59 (9.7)
Yes, while employed elsewhere	[ ]	23-2	59 (9.7)
No, never	[ ]	23-3	446 (73.5)

11. How do you feel about the amount of time you have to do things that are not related to your job?

I have no time			Have just about the right amount of time			Have more time than I need	
1	2	3	4	5	6	7	24
83 (13.7)	111 (18.3)	139 (22.9)	203 (33.4)	21 (3.5)	9 (1.5)	7 (1.2)	

THE NEXT GROUP OF QUESTIONS HAS TO DO WITH PLANS AND EXPERIENCES WITH JOB CHANGES.
(By 'job change' we mean deliberately changing to a different type of work -- e.g., from custodian to gardener; from maintenance technician to electrician; from library technician to librarian; from security guard to campus policeman -- or deliberately finding a job with different responsibilities in the same or a different department even if the classification of the job was the same.)

12. Have you ever since age 30 considered making a job change or getting training for one? Remember, we mean changing to a different type of work. (Please check one box.)

145 (23.9)	No	[ ]25-1 Skip to q. 18b (page 5)
55 (9.1)	Crossed my mind but didn't seriously consider it	[ ]25-2
79 (13.0)	I seriously considered it but decided against it	[ ]25-3
136 (22.4)	I obtained work of a different kind without retraining	[ ]25-4 Go on to q. 13
18 (3.0)	I got retraining but never used it	[ ]25-5
81 (13.3)	I retrained and obtained work in the new line	[ ]25-6
43 (7.1)	I obtained work after brushing up on my skills	[ ]25-7

13. When you last considered a job change how old were you? (Circle one)

30-34 (26-1)	35-39 (26-2)	40-44 (26-3)	45-49 (26-4)	50-54 (26-5)	55-59 (26-6)	60-64 (26-7)	65 or over (26-8)
19 (3.1)	36 (5.9)	59 (9.7)	71 (11.7)	112 (18.5)	89 (14.7)	18 (3.0)	6 (1.0)

14. Listed below are some reasons why people change jobs. Please select no more than three that were most important to you last time you considered changing jobs, and rank them in order of their importance (1=most important; 2=second; 3=third).

	Order of Importance	
Incompatibility with one or more co-workers or a supervisor	[ ]27	44
My enthusiasm and/or creativity were running out	[ ]28	31
The work seemed dull	[ ]29	32
The work was too strenuous	[ ]30	29
The work was intolerable for some other reasons	[ ]31	28
I wanted work better suited to my personality or mental well-being	[ ]32	77
I wanted work that made better use of my talents	[ ]33	139
I wanted a new challenge -- work that would allow me to grow	[ ]34	156
My orientation and interests had changed	[ ]35	35
I wanted more responsibility	[ ]36	75
I wanted the possibility of more income	[ ]37	223
I wanted better retirement and/or medical benefits	[ ]38	110
I wanted work better suited to the way I wanted to live	[ ]39	75
I wanted work better suited to my family needs	[ ]40	88
Other (Please specify) See page 108 for details	[ ]41	52

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15. Please think of the last time you considered changing jobs and rank the three items that most strongly influenced your decision for or against the change. (1=strongest influence; 2=second strongest; 3=third strongest influence)

I was able to work full time while I retrained	[ ]42	50
I was able to work part time while I retrained	[ ]43	22
The income of my working spouse made it possible	[ ]44	41
Outside income made it possible	[ ]45	37
I wanted to make the change before I got any older	[ ]46	211
I didn't have enough money to leave my job	[ ]47	66
I didn't want to sacrifice the position I had attained and start all over	[ ]48	122
I wasn't sure it was worth the effort	[ ]49	73
I was afraid my age was too great a handicap	[ ]50	134
I didn't want to give up the benefits I had built up	[ ]51	129
Other (specify) See page 108 for details	[ ]52	64

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16. Did you actually make the change? Yes 53-1 201 (33.1) No 53-2 197 (32.5)

Continue with q. 17 (back of page) | Skip back of page and go to q. 18b (page 5)

ANSWER THIS PAGE ONLY IF YOU ACTUALLY DID CHANGE TO A DIFFERENT TYPE OF WORK.
(Persons who did not change to a different type of work, please skip this page and go to q. 18b.)

17. How many times after age 30 have you made what you consider a change in type of work?

Mean 2.14
Median 1.72
Mode 1.0 times (54-55)

(If more than once, please answer questions 18a through 24a with reference to the most recent change.)

18a. At what age did you make the change? (Please circle age of most recent change.)

30-34 (56-1)	35-39 (56-2)	40-44 (56-3)	45-49 (56-4)	50-54 (56-5)	55-59 (56-6)	60-64 (56-7)	65 & over (56-8)
10(1.6)	12(2.0)	20(3.3)	38(6.3)	63(10.4)	41(6.8)	7(1.2)	4 (.7)

19a. Please describe major differences between the two jobs.

See page 109

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20a. Overall, do you think you were wise to make the change? (Circle answer)

Yes (58-1)	Probably (58-2)	Maybe (58-3)	Probably not (58-4)	No (58-5)
157 (25.9)	20 (3.3)	6 (1.0)	8 (1.3)	3 (.5)

21a. Did the job change make any difference to your general health and overall well being?

Yes (59-1)	Probably (59-2)	Maybe (59-3)	Probably not (59-4)	No (59-5)
98 (16.1)	36 (5.9)	12 (2.0)	17 (2.8) → Skip to q. 23a	27 (4.4)

22a. In what way? (You may check more than one)

Improved physical condition in the new job	[ ] 60-1	12 (2.0)
Improved mental health or emotional well-being	[ ] 60-2	81 (13.3)
Poorer physical condition in the new job	[ ] 60-3	4 (.7)
Poorer mental health or emotional well-being	[ ] 60-4	2 (.3)

Better phys worse mental 1 (.2)
Better phys & mental 35 (5.8)
Better mental but worse phy 2 (.3)
Worse phys & mental 2 (.3)
Other See page

23a. Do you think the job change had any effect on your retirement plans?

Yes (61-1)	Probably (61-2)	Maybe (61-3)	Probably not (61-4)	No (61-5)
90 (14.8)	20 (3.3)	14 (2.3)	28 (4.6) → Skip to q. 25a (page 6) or 25b (page 7)	37 (6.1)

24a. Please check the effect you think the job change had on how many more years you work before you retire. (You may check more than one.)

Will enable me to keep working longer on a full-time basis	[ ] 62-1	74 (12.3)
Will enable me to keep working longer on a part-time schedule	[ ] 63-1	38 (6.4)
I will have to keep working longer	[ ] 64-1	17 (2.8)
Will enable me to retire sooner	[ ] 65-1	27 (4.4)
I will have to retire sooner or change work again	[ ] 66-1	9 (1.5)
Other (Please describe) Larger pension - 10; 2 Pensions - 1	[ ] 67-1	

PLEASE SKIP PAGE 5 AND GO TO QUESTION 25a (PAGE 6) or QUESTION 25b (PAGE 7).

ANSWER THIS PAGE ONLY IF YOU DID NOT CHANGE YOUR TYPE OF WORK. (Otherwise skip to page 6)

18b. Do you think you'd have been more likely to undertake a change in type of work if you could have worked part time on your job while you obtained training or education to qualify for a new job? (Circle answer)

Yes	Probably	Maybe	Not likely	No
68-1	68-2	68-3	68-4	68-5
36 (5.9)	56 (9.2)	45 (7.4)	52 (8.6)	133 (21.9)

19b. Other than availability of part-time work and retraining, what else might have been done to encourage your making the change?

See page 108 69

20b. Taking into account the risks and potential benefits, do you think you would have been better off if you had made the change? (Circle answer)

Yes	Probably	Maybe	Not likely	No
70-1	70-2	70-3	70-4	70-5
35 (5.8)	42 (6.9)	87 (14.3)	46 (7.6)	106 (17.5)

21b. Do you think the job change would have made any difference to your general health and overall well-being? (Circle answer)

Yes	Probably	Maybe	Probably not	No
71-1	71-2	71-3	71-4	71-5
47 (7.7)	34 (5.6)	53 (8.7)	92 (15.2)	Skip to q. 23b 86 (14.2)

22b. In what way? (You may check more than one.)

Improved physical condition in your new job	[ ] 72-1	20 (3.3)
Improved mental health or emotional well-being	[ ] 72-2	61 (10.0)
Poorer physical condition in your new job	[ ] 72-3	4 (.7)
Poorer mental health or emotional well-being	[ ] 72-4	5 (.8)
Better physical & mental		30 (4.9)
Worse physical & mental		5 (.8)
Personal development		1 (.2)

23b. Do you think if you had changed your line of work it would have had any effect on how many more years you work before you retire? (Circle answer)

Yes	Probably	Maybe	Probably not	No
73-1	73-2	73-3	73-4	73-5
41 (6.8)	22 (3.6)	52 (8.6)	92 (15.2)	97 (16.0)

Skip to q. 25a (page 6) or 25b (page 7)

75 76 77 78 79 80

24b. Please check the effect you think it might have had. (You may check more than one)

Would have enabled me to keep working longer on a full-time basis	[ ] 1-1	68 (11.2)
Would have enabled me to keep working longer on a part-time schedule	[ ] 2-1	36 (5.9)
Would have forced me to keep working longer	[ ] 3-1	16 (2.6)
Would have enabled me to retire sooner	[ ] 4-1	23 (3.8)
I would have had to retire sooner or change work again	[ ] 5-1	7 (1.2)
Other (Please describe) Larger pensions or social security - 6	[ ] 6-1	
Stimulation - 6		
Other -3		

ANSWER THIS PAGE ONLY IF YOU CURRENTLY WORK FULL TIME.

25a. Did you ever consider working part time as a step between full-time work and retirement? (Circle one)

Yes	No → (Skip to q. 27a)
7-1 224 (36.9)	7-2 290 (47.8)

26a. Which of the following factors caused you to consider changing to a part-time schedule? (Please rank the three factors that were most important to you: 1=most important; 2=second most important; 3=third most important.)

		Total
To reduce emotional strain	[ ] 8	67
To reduce physical strain	[ ] 9	86
To have time to attend to needs of an elderly parent	[ ] 10	18
To have more time to spend with a retired spouse	[ ] 11	55
To have time for other family activities	[ ] 12	103
To take up another job, business or professional pursuit	[ ] 13	60
To have time for side interests that won't provide income	[ ] 14	140
Other (Please specify) See page 110	[ ] 15	

27a. Do you think you could work part time at the University if you wanted to?

No		8 (1.3)
Yes, I could work part time at my present job	[ ] 16-1	174 (28.7)
Yes, but only in a different kind of job	[ ] 16-2	110 (18.1)
Yes, but only under a different supervisor	[ ] 16-3	13 (2.1)
Yes, but I'd have to change both to a different supervisor and a different kind of job	[ ] 16-4	32 (5.3)
No, the University only allows part-time work in special situations	[ ] 16-5	94 (15.5)
Yes at steno pool, maybe others		3 (.5)

28a. Do you think a part-time work schedule would make any difference to your general health and overall well-being?

Yes	Probably	Maybe	Probably not	No →
17-1	17-2	17-3	17-4	17-5 Skip to q. 30a
89 (14.7)	85 (14.0)	59 (9.7)	116 (19.1)	143 (23.6)

29a. In what way? (You may check more than one.)

Improved physical condition in your new job	[ ] 18-1	47 (7.7)
Improved mental health or emotional well-being	[ ] 18-2	89 (14.7)
Poorer physical conditions in your new job	[ ] 18-3	
Poorer mental health or emotional well-being	[ ] 18-4	6 (1.0)
Other (Please describe) See page (s)	[ ] 18-5	
Better physical and mental		51 (8.4)
Worse physical and mental		1 (.2)

30a. Do you think a part-time work schedule would have any effect on how many years you work before you retire?

Yes	Probably	Maybe	Probably not	No →
19-1	19-2	19-3	19-4	19-5 Skip to q. 32a
104 (17.1)	75 (12.4)	43 (7.1)	105 (17.3)	146 (24.1)

31a. In what way? (You may check more than one.)

It would enable me to keep working longer	[ ] 20-1	137
It would force me to keep working longer	[ ] 21-1	60
It would enable me to retire earlier	[ ] 22-1	26
It would force me to retire earlier	[ ] 23-1	8
Other (Please describe) Larger pension 3	[ ] 24-1	
Lower pension 1		

32a. Do you think you might be interested in changing to a part-time work schedule now:

Yes	No	(Circle one)		
25-1	25-2		Later or when retired	7 (1.2)
56 (9.2)	448 (73.8)		Possibly or DK	1 (.2)

SKIP NEXT PAGE: GO TO QUESTION 35 ON PAGE 8.

ANSWER THIS PAGE ONLY IF YOU CURRENTLY WORK PART TIME.

25b. Have you always worked part time? (Circle one) No 26-1 42 (6.9) Yes 26-2 7 (1.2) → (Skip to q. 33b)

26b. Was the change to part-time work of your own choosing? Yes 27-1 34 (5.6) No 27-2 4 (.7) (Skip to q. 30b)

27b. What was the principal reason for your choosing to work part time? (Check only one)

To reduce emotional strain	[ ]	28-1	1 (.2)
To reduce physical strain	[ ]	28-2	2 (.3)
To have time for side interests	[ ]	28-3	9 (1.5)
To have time to attend to the needs of an elderly parent	[ ]	28-4	3 (.5)
To have time to spend with a retired spouse	[ ]	28-5	
To have time for other family activities	[ ]	28-6	14 (2.3)
To take up another business or professional pursuit	[ ]	28-7	2 (.3)
Other (Please specify) _____	[ ]	28-8	

28b. Are you doing the same kind of work as when you worked full time? (Circle one)

Yes 29-1	Approximately 29-2	Just slightly similar 29-3	No 29-4
Skip to q. 31b			
14 (2.3)	7 (1.2)	7 (1.2)	8 (1.3)

29b. What is the principal reason you're not doing the same kind of work? (Check only one)

I wanted less demanding work	[ ]	30-1	4 (.7)
I wanted to change jobs for some other reason	[ ]	30-2	3 (.5)
My previous work could not accommodate a part-time schedule	[ ]	30-3	8 (1.3)
My previous supervisor would not allow me to work part time although I thought the work could have been handled that way	[ ]	30-4	-
Other (Please specify) See page	[ ]	30-5	-

30b. Do you plan to continue working part time until you retire? (Circle one)

Yes 31-1	Probably 31-2	Maybe 31-3	Probably not 31-4	No 31-5
18 (3.0)	3 (.5)	2 (.3)	-	6 (1.0)

31b. Do you think the part-time work schedule has made any difference to your general health or well-being?

Yes 32-1	Probably 32-2	Maybe 32-3	Probably not 32-4	No 32-5
18 (3.0)	8 (1.3)		3 (.5)	Skip to q. 33b 4 (.7)

32b. In what way? (You may check more than one.)

Improved physical condition in present job	[ ]	33-1	5 (.8)
Improved mental health or emotional well-being	[ ]	33-2	12 (2.0)
Poorer physical condition in present job	[ ]	33-3	-
Poorer mental health or emotional well-being	[ ]	33-4	-
Better physical and mental			11 (1.8)

33b. Do you think your part-time work schedule will have any effect on how many more years you work before you retire?

Yes 34-1	Probably 34-2	Maybe 34-3	Probably not 34-4	No 34-5
11 (1.8)	3 (.5)	4 (.7)	9 (1.5)	Skip to q. 35 11 (1.8)

34b. In what way? (You may check more than one.)

It will enable me to keep working longer	[ ]	35-1	15
It will force me to keep working longer	[ ]	36-1	4
It will enable me to retire earlier	[ ]	37-1	2
It will force me to retire earlier	[ ]	38-1	-
Other (Please describe) _____	[ ]	39-1	-

THE FOLLOWING QUESTIONS HAVE TO DO WITH RETIREMENT

35. How much have you thought about <u>when</u> you would like to retire? (Check one)

Not at all			A moderate amount			Quite a bit	
1	2	3	4	5	6	7	40
31 (5.1)	29 (4.8)	66 (9.2)	155 (25.5)	59 (9.7)	41 (6.8)	211 (34.8)	

36. At what age do you think you'll retire? (Circle one)

Under 60	60-64	65-69	70	Over 70
41-1	41-2	41-3	41-4	41-5
22 (3.6)	262 (43.2)	219 (36.1)	54 (8.9)	26 (4.3)

37. How many years' retirement credit will you have when you retire? (Circle one)

Less than 5	5-9	10-14	15-19	20-24	25-29	30 or over	Don't know
42-1	42-2	42-3	42-4	42-5	42-6	42-7	42-8
9 (1.5)	76 (12.5)	124(20.4)	137(22.6)	111(18.3)	57(9.4)	32 (5.3)	37 (6.1)

38. About how often have you contacted the University Retirement Office of information?

Never	1-2 times	3-5 times	6-10	More than 10 times
43-1	43-2	43-3	43-4	43-5
324 (53.4)	213 (35.1)	44 (7.2)	3 (.5)	4 (.7)

39. What did you talk to the Retirement Office about? (You may check more than one.)

Financial management in anticipation of retirement - - - - - -	[ ] 44-1	61 (10.0)
Financial planning for retirement years - - - - - - - -	[ ] 45-1	68 (11.2)
Life planning in anticipation of retirement - - - - - - - -	[ ] 46-1	20 (3.3)
Life planning for retirement years - - - - - - - - - -	[ ] 47-1	13 (2.1)
Most advantageous time to retire (from a financial point of view) -	[ ] 48-1	107 (17.6)
The possibility of working reduced hours before retirement - - -	[ ] 49-1	12 (2.0)
The possibility of working reduced hours after retirement - - - -	[ ] 50-1	25 (4.1)

40. Have you consulted or sought advice from any other Campus office regarding work or retirement? No 51-1 535 (88.1) Yes 51-2 33 (5.4) → (Which office?) UW staff Employment; Applied Physics Lab; State Retirement Office; UW Ombudsman; UW Police; fellow workers; supervisor; UW Office of Womens' Programs; Affirmative Action; Personnel.

41. Other than the yearly report on contributions to the retirement fund, how often have you been sent information by the University Retirement Office?

Never	Once or twice	A few times	I receive mailings every now and then
52-1	52-2	52-3	52-4
214 (35.3)	189 (31.1)	82 (13.5)	78 (12.9)

42. How often do you see notices of informative events sponsored by the Retirement Office?

Never	Rarely	Occasionally	Often
55-1	55-2	55-3	55-4
113 (18.6)	163 (26.9)	241 (39.7)	47 (7.7)

43. Are there any policies related to retirement that you would like to see changed? (Please describe)

See pages 111-112 57

44. Are your retirement plans in any way affected by rules governing social security and or retirement? Yes [ ] 66-1 239 (39.4) No [ ] 66-2 239 (39.4) → Skip to q. 46

45. Please explain how your plans are affected. See page 113-114 67

46. Do you think you will have a hard time getting used to retirement? (Check one)

Not at all			Somewhat			Yes, very hard time	
1	2	3	4	5	6	7	68
219(36.1)	53 (8.7)	49 (8.1)	159 (26.2)	37 (6.1)	27 (4.4)	19 (3.1)	

47. When you retire do you think you will miss any of the following aspects of your job?

	No, not at all	Will miss it slightly	Will miss it quite a bit	
Stimulation from being with people	85 (14.0)	174 (28.7)	289 (47.6)	69
The feeling of doing a good job	112 (18.5)	160 (26.4)	241 (39.7)	70
Having my time scheduled	264 (43.5)	124 (20.4)	90 (14.8)	71
The sense of being part of an effort or having a place	149 (24.5)	146 (24.1)	193 (31.8)	72
Other (Specify) _____				73

2 76 77 78 79 80

48. How do you think you will probably spend most of your additional free time during the first five years after you retire?

	Not at all likely	Somewhat likely	Extremely likely	
Get another full-time job	255 (42.0)	40 (6.6)	13 (2.2)	1
Get a part-time job	90 (14.8)	209 (34.4)	110 (18.1)	2
Do volunteer work	69 (11.4)	207 (34.1)	103 (17.0)	3
Pursue professional interests	139 (22.9)	101 (16.6)	69 (11.4)	4
Do occasional work	45 (7.4)	200 (32.9)	90 (14.8)	5
Develop hobbies or arts and crafts interests	32 (5.3)	142 (23.4)	238 (39.2)	6
Do a good deal of traveling	48 (7.9)	210 (34.6)	159 (26.2)	7
Generally enjoy my leisure	13 (2.1)	127 (20.9)	268 (44.1)	8
Other (Specify) See page 115 for details				9

49. How much thought have you given to the financial aspects of retirement? (Check one)

None at all			A moderate amount			Quite a bit	
1	2	3	4	5	6	7	10
12 (2.0)	9 (1.5)	21 (3.5)	117 (19.3)	64 (10.5)	65 (10.7)	291 (47.9)	

50. How important do you think financial considerations will be in your plans for retirement?

Not at all important			Moderately important			Extremely important	
1	2	3	4	5	6	7	11
4 (.7)	4 (.7)	10 (1.6)	102 (16.8)	48 (7.7)	100 (16.5)	312 (51.4)	

51. How much do you worry about your financial security after retirement?

Not at all			Somewhat			Quite a bit	
1	2	3	4	5	6	7	12
75 (12.4)	43 (7.1)	64 (10.5)	162 (26.7)	54 (8.9)	50 (8.2)	135 (22.2)	

52. Are you eligible for retirement benefits from this University?

Yes	[ ]	13-1	398 (65.6)
I think so	[ ]	13-2	29 (4.8)
Not yet, but I will be by the time I retire	[ ]	13-3	126 (20.8)
I don't think so	[ ]	13-4	11 (1.8)
No	[ ]	13-5	15 (2.5)

TO HELP US INTERPRET THE RESULTS OF THIS STUDY, PLEASE ANSWER THE FOLLOWING:

53. Next to each category below, please check the column that tells how important that role is as part of your present life.

	Does Not Apply to Me	Slightly Important	Moderately Important	Quite Important	Extremely Important	
Artists or craftsman	171 (28.2)	77 (12.7)	79 (13.0)	74 (12.2)	74 (12.1)	22
Churchgoer	153 (25.2)	84 (13.8)	81 (13.3)	88 (14.6)	122 (20.0)	23
Club member	206 (33.9)	126 (20.8)	78 (12.9)	41 (6.8)	22 (3.7)	24
Employee or professional	79 (13.0)	44 (7.2)	85 (14.0)	108 (17.9)	108 (17.8)	25
Music, movie, museum or drama goer	79 (13.0)	129 (21.3)	141 (23.2)	87 (14.3)	70 (11.6)	26
Parent or grandparent	88 (14.5)	25 (4.1)	73 (12.0)	137 (22.6)	206 (33.9)	27
Social activist	259 (42.7)	90 (14.8)	50 (8.2)	21 (3.5)	13 (2.2)	28
Son or daughter of elderly parent(s) or in-laws	240 (39.5)	25 (4.1)	50 (8.2)	65 (10.7)	79 (13.0)	29
Sports participant or outdoor person	84 (13.8)	117 (19.3)	121 (19.9)	106 (17.4)	74 (12.2)	30
Sports enthusiast - spectator	129 (21.3)	127 (20.9)	108 (17.8)	77 (12.7)	58 (9.6)	31
TV viewer, reader or radio listener	19 (3.1)	115 (18.9)	172 (28.3)	131 (21.5)	87 (14.4)	32
Volunteer worker	153 (25.2)	131 (21.6)	90 (14.8)	60 (9.9)	24 (3.9)	33
Other (Specify) See page 115 for details						34

54. What is your marital status?

Married [ ] 35-1	Unmarried [ ] 35-2	Divorced [ ] 35-3	Widowed [ ] 35-4
394 (64.9)	35 (5.8)	78 (12.9)	86 (14.2)

55. Do you have close relatives living in the Seattle area? Yes [ ] 36-1 487 (80.2) No [ ] 36-2 93 (15.3)

56. What contribution does your salary make to your household income?

I provide the total family income - - - -	[ ] 37-1	260 (42.8)
I provide most of the total family income - - - -	[ ] 37-2	125 (20.6)
I provide about half the total family income - - - -	[ ] 37-3	104 (17.1)
I provide less than half the total family income - -	[ ] 37-4	87 (14.3)

57. What is the last grade of school you completed? (Please check.)

11th or lower	12th	Some college, business school or vocational school	Bachelor's Degree	Advanced Degree
38-1	38-2	38-3	38-4	38-5
40 (6.6)	88 (14.5)	278 (45.8)	115 (18.9)	60 (9.9)

58. What is your job classification? See page 116 39

59. Please check the category that describes your total household income before taxes.

9 (1.5)	126 (20.8)	163 (26.9)
Under $6,000 [ ] 40-1	10,000 - 14,999 [ ] 40-3	20,000 - 29,999 [ ] 40-5
6,000 - 9,999 [ ] 40-2	15,000 - 19,999 [ ] 40-4	30,000 or over [ ] 40-6
57 (9.4)	93 (15.3)	93 (15.3)

THANK YOU! Please return this questionnaire and one copy of the consent form via Campus Mail to Retirement Study, Institute of Governmental Research, JM-10. Use the same envelope if you like, but cross out your name.

University of Washington
Institute of Governmental Research

RETIREMENT STUDY

THE FIRST GROUP OF QUESTIONS HAS TO DO WITH THE ROLE YOUR JOB PLAYED IN YOUR LIFE.
(Please answer these questions with reference to your last job at the University before retirement.)

1. Please indicate how important your job was in meeting each of the following needs. (Place a check in the appropriate column next to each item.)

	How important?			
	Not at all	Moderately	Extremely	
Social needs -- being part of a work community; contacts with people	31 (8.8)	172 (48.9)	127 (36.1)	1
Personal growth -- knowledge, understanding, abilities	23 (6.5)	144 (40.9)	148 (42.0)	2
Status -- a place in the working world	61 (17.3)	158 (44.9)	97 (27.6)	3
Income	11 (3.1)	151 (42.9)	169 (48.0)	4
Feeling of being useful	20 (5.7)	145 (41.2)	158 (44.9)	5
Recognition or esteem	72 (20.5)	159 (45.2)	75 (21.3)	6
Outlet for creativity	96 (27.3)	129 (36.6)	79 (22.4)	7
A regular way to occupy my time	91 (25.9)	131 (37.2)	74 (21.0)	8
	1	2	3	

2. Following are problems people sometimes encounter at work. Next to each item, please check the column that tells how much of a problem that was for you on your last job before retirement.

	How much of a problem?			
	Not at all	Somewhat	Quite a bit	
Boredom; lack of challenge	250 (71.0)	58 (16.5)	23 (6.5)	9
Feeling that the work is useless	294 (83.5)	27 (7.7)	8 (2.3)	10
Lack of recognition	193 (54.8)	101 (28.7)	33 (9.4)	11
Stifled initiative	189 (53.7)	95 (27.0)	35 (9.9)	12
Feeling of lack of control	207 (58.8)	81 (23.0)	29 (8.2)	13
Strained relations with co-workers	280 (79.5)	41 (11.6)	10 (2.8)	14
Strained relations with supervisor	243 (69.0)	52 (14.8)	35 (9.9)	15

In questions such as the two following, we are interested in how you see things and feel about them. We are asking you to use a 7-point scale to help us understand your answers and combine them with other people's in a meaningful way.

EXAMPLE: In question 3 if you feel you didn't have any control at all over your work or how you did it, check the first box on the left(#1); if you had just a little say, check the next box (#2); if you feel you had a good deal of control over what you did and how you did it, check the last box on the right (#7); use box #6 if you had a great deal of control over how you did your work but somewhat less over what you did. If you feel you had a moderate amount of control, check box #4; box #3 indicates a little less and box #5 a little more than what you consider a moderate amount.

3. While you were employed how much say did you have over what you worked on and how you did it?

None at all — A moderate amount — A great deal

1	2	3	4	5	6	7	
18 (5.1)	26 (7.4)	14 (4.0)	62 (17.6)	49 (13.9)	83 (23.6)	94 (26.7)	16

4. How important was your job to you as a source of satisfaction?

No satisfaction at all from job			Moderately satisfying			A major source of satisfaction	
1	2	3	4	5	6	7	17
6 (1.7)	14 (4.0)	12 (3.4)	62 (17.6)	44 (12.5)	69 (19.6)	131 (37.2)	

Opportunities for training and career planning sometimes affect job decisions. Next to each type of training listed below, please indicate about how often during the last 15 years or so, you participated in that kind of training while you worked at the University, and how often while you worked somewhere else. (0=never; 1=once; 2=twice; 3=three times; 6=six times etc.)

	How often? While employed at U.W.	While employed elsewhere	
5. About how many times did you take workshops, mini-courses or brief special skill training related to your job?	Mean 3.31 Median 2.6 Mode 0		19
6. About how many times did you take courses or long-term training related to your job?	Mean 1.45 Median .336 Mode 0		20
7. About how many times did you take workshops, mini-courses or brief special skill training NOT related to your job?	Mean 1.55 Median .309 Mode 0		21
8. About how many times did you take courses or long-term training NOT closely related to your job?	Mean 1.20 Median .216 Mode 0		22

9. Did you ever attend a career-planning program while you were employed?

Yes, at the University	[ ] 23-1	24 (6.8)	
Yes, somewhere else	[ ] 23-2	16 (4.5)	
No, never	[ ] 23-3	280 (79.5)	
At UW & Other		5 (1.4)	

10. How did you feel about the amount of time you had, on your last job before retirement, to do things that were not related to your job?

I had no time			Had just about the right amount of time			Had more time than I needed	
1	2	3	4	5	6	7	24
80 (22.7)	47 (13.4)	40 (11.4)	126 (35.8)	24 (6.8)	7 (2.0)	4 (1.1)	

QUESTIONS ON THIS PAGE HAVE TO DO WITH PLANS AND EXPERIENCES WITH JOB CHANGES.

(By 'job change' we mean deliberately changing to a different type of work -- e.g., from custodian to gardener; from maintenance technician to electrician; from library technician to librarian; from security guard to campus policeman -- or deliberately finding a job with different responsibilities in the same or a different department even if the classification of the job is the same.)

11. Did you ever, after age 30, consider making a job change or getting training for one?

No	[ ]	25-1	88 (25.0)
Crossed my mind but I didn't seriously consider it	[ ]	25-2	28 (8.0)
I seriously considered it but decided against it	[ ]	25-3	31 (8.8)
I obtained work of a different kind without retraining	[ ]	25-4	85 (24.1)
I did get retraining but never used it	[ ]	25-5	3 (.9)
I retrained and obtained work in the new line	[ ]	25-6	34 (9.7)
I obtained work after brushing up on my skills	[ ]	25-7	32 (9.1)

Skip to q. 24

Go on to q. 12

12. When you last considered a job change seriously, how old were you? (Please circle)

Under 30	30-34	35-39	40-44	45-49	50-54	55-60	60-64	65 or over
26-1	26-2	26-3	26-4	26-5	26-6	26-7	26-8	26-9
6 (1.7)	10(2.8)	18(5.1)	22(6.3)	33(9.4)	70(19.9)	45(12.8)	16(4.5)	6 (1.7)

IN ANSWERING THE FOLLOWING QUESTIONS, THINK OF THE LAST TIME YOU CONSIDERED CHANGING JOBS.

13. Listed below are some reasons why people change jobs. Please select no more than three that were most important to you when you considered changing jobs, and rank them in order of their importance (1=most important; 2=second; 3=third).

	Order of Importance		
Incompatibility with one or more co-workers or a supervisor	[ ]	27	44 (12.6)
My enthusiasm and/or creativity were running out	[ ]	28	15 (4.2)
The work seemed dull	[ ]	29	19 (5.4)
The work was too strenuous	[ ]	30	23 (6.6)
The work was intolerable for some other reason	[ ]	31	14 (4.0)
I wanted work better suited to my personality or mental well-being	[ ]	32	37 (10.6)
I wanted work that made better use of my talents	[ ]	33	59 (16.8)
I wanted a new challenge -- work that would allow me to grow	[ ]	34	87 (24.8)
My orientation and interests had changed	[ ]	35	18 (5.1)
I wanted more responsibility	[ ]	36	31 (8.8)
I wanted more income potential	[ ]	37	110 (31.3)
I wanted better retirement and/or medical benefits	[ ]	38	67 (19.1)
I wanted work better suited to my preferred lifestyle	[ ]	39	20 (5.7)
I wanted work better suited to my family needs	[ ]	40	42 (12.0)
Other (specify) See page 108	[ ]	41	

14. Please think of the last time you considered changing jobs and rank the three items that most strongly influenced your decision for or against the change (1=strongest influence; 2=second strongest; 3=third strongest influence).

I was able to work full time while I retrained	[ ]	42	36 (10.3)
I was able to work part time while I retrained	[ ]	43	11 (3.1)
The income of my working spouse made it possible	[ ]	44	28 (8.0)
Outside income made it possible	[ ]	45	12 (3.4)
I wanted to make the change before I got any older	[ ]	46	104 (29.6)
I didn't have enough money to leave my job	[ ]	47	21 (6.0)
I didn't want to sacrifice the position I had attained and start all over	[ ]	48	56 (15.9)
I wasn't sure it was worth the effort	[ ]	49	38 (10.8)
I was afraid my age was too great a handicap	[ ]	50	69 (19.6)
I didn't want to give up any of the benefits I had built up	[ ]	51	49 (13.9)
Other (specify) See page 108	[ ]	52	

15. Did you actually make the change? (Please circle.)

Yes 53-1	No 53-2
127 (36.1)	95 (27.0)
Continue with q. 16 back of page	Skip back of page and go to q. 17b

100

ANSWER THIS PAGE ONLY IF YOU ACTUALLY DID CHANGE TO A DIFFERENT TYPE OF WORK.
(Persons who did not change to a different type of work, please skip this page and go to q. 17b.)

16. How many times after age 30 did you make what you consider a change in type of work?

Mean 2.08
Median 1.70 ____ times
Mode 1.00

(If more than once, please answer questions 17a through 23a with reference to the most recent change.) 54-55

17a. At what age did you make the change? (Please circle most recent.)

30-34	35-39	40-44	45-49	50-54	55-59	60-65	65 or over
56-1	56-2	56-3	56-4	56-5	56-6	56-7	56-8
8(2.3)	8(2.3)	10(2.8)	21(6.0)	42(11.9)	29(8.2)	8(2.3)	2(.6)

18a. Please describe the major differences between the two jobs.

See page 109 57

19a. Overall do you think you were wise to make the change? (Circle answer)

Yes	Probably	Maybe	Probably not	No
58-1	58-2	58-3	58-4	58-5
116 (33.0)	7 (2.0)	1 (.3)	4 (1.1)	--

20a. Did the job change make any difference to your general health and over-all well-being?

Yes	Probably	Maybe	Probably not	No
59-1	59-2	59-3	59-4	59-5
73 (20.7)	17 (4.8)	7 (2.0)	12 (3.4)	13 (3.7)

→ Skip to q. 22a

21a. In what way? (You may check more than one.

Better physical worse mental	1 (.3)	Better physical & mental	25 (7.1)
Better physical	9 (2.6)	Better mental worse physical	2 (.6)
Better mental	47 (13.4)	Worse physical & mental	3 (.9)
Worse physical	6 (1.7)		
Worse mental	2 (.6)		

22a. Do you think it had any effect on how many years you worked before you retired?

Yes	Probably	Maybe	Probably not	No
61-1	61-2	61-3	61-4	61-5
60 (17.)	16 (4.5)	2 (.6)	18 (5.1)	26 (7.4)

→ Skip to q. 24a (page 6) or 24b (page 7)

23a. Please check the effect you think it had. (You may check more than one.)

Enabled me to keep working longer on a full-time basis	[ ] 62-1	51 (14.5)
Enabled me to keep working longer on a part-time schedule	[ ] 63-1	11 (3.1)
Forced me to keep working longer	[ ] 64-1	3 (.9)
Enabled me to retire sooner	[ ] 65-1	30 (8.5)
I had to retire earlier	[ ] 66-1	10 (2.8)
Other (Please describe) Larger pension or social security	[ ] 67-1	3 (.9)

PLEASE SKIP NEXT PAGE AND GO TO QUESTION 24a (PAGE 6) or QUESTION 24b (PAGE 7).

ANSWER THIS PAGE ONLY IF YOU DID NOT CHANGE YOUR TYPE OF WORK.

17b. Do you think you'd have been more likely to undertake a change in type of work if you could have worked part time on your job while you obtained training or education to qualify for a new job? (Please circle.)

Yes (68-1)	Probably (68-2)	Maybe (68-3)	Probably not (68-4)	No (68-5)
15 (4.3)	11 (3.1)	23 (6.5)	29 (8.2)	70 (19.9)

18b. Other than availability of part-time work or retraining, what else might have been done to encourage your making the change?

See page 108

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19b. Taking into account the risks and potential benefits, do you think you would have been better off if you had made the change? (Please circle.)

Yes (70-1)	Probably (70-2)	Maybe (70-3)	Probably not (70-4)	No (70-5)
15 (4.3)	12 (3.4)	24 (6.8)	35 (9.9)	49 (13.9)

20b. Do you think the job change would have made any difference to your general health and overall well-being?

Yes (71-1)	Probably (71-2)	Maybe (71-3)	Probably not (71-4)	No (71-5)
15 (4.3)	16 (4.5)	21 (6.0)	32 (9.1)	44 (12.5) Skip to q. 22b

21b. In what way? (You may check more than one.)

Improved physical condition in your new job	[ ] 72-1	7 (2.0)
Improved mental health or emotional well-being	[ ] 72-2	34 (9.7)
Poorer physical condition in your new job	[ ] 72-3	--
Poorer mental health or emotional well-being	[ ] 72-4	--
Better physical and mental		12 (3.4)

22b. Do you think if you had changed your line of work it would have had any effect on your retirement plans?

Yes (73-1)	Probably (73-2)	Maybe (73-3)	Probably not (73-4)	No (73-5)
32 (9.1)	17(4.8)	21 (6.0)	30 (8.5)	28 (8.0) Skip to q. 24a (page 6) or 24b (page 7)

~~2/75~~ ~~1/76~~ ~~77~~ ~~78~~ ~~79~~ ~~80~~

23b. Please check the effect you think it might have had. (You may check more than one.)

Would have enabled me to keep working longer on a full-time basis	[ ] 1-1	39 (11.1)
Would have enabled me to keep working longer on a part-time schedule	[ ] 2-1	14 (4.0)
Would have forced me to keep working longer	[ ] 3-1	17 (4.8)
Would have enabled me to retire sooner	[ ] 4-1	2 (.6)
I would have had to retire sooner or change work again	[ ] 5-1	2 (.6)
Other (Please describe) Larger pension or social security	[ ] 6-1	3 (.9)
Negative experience possible		1 (.3)
Lower pension or social security		1 (.3)

ANSWER THIS PAGE ONLY IF YOU WORKED FULL TIME JUST BEFORE RETIRING.
(If you worked part time just before retiring, please skip this page and go to q. 24b)

24a. Did you ever consider working part time as a step between full-time work and retirement? Yes 7-1 77 (21.9) No 7-2 Skip to q. 26a 188 (53.4)

25a. Which of the following factors caused you to consider changing to a part-time schedule? (Please rank the three factors that were most important to you: 1=most important; 2=second most important; 3=third most important.)

		Total
To reduce emotional strain	[ ] 8	34
To reduce physical strain	[ ] 9	36
To have time for side interests	[ ] 10	39
To have time to attend to needs of an elderly parent	[ ] 11	9
To have more time with a retired spouse	[ ] 12	18
To have time for other family activities	[ ] 13	22
To take up another business or professional pursuit	[ ] 14	11
Other (Please specify) See page 110 for details	[ ] 15	

26a. Do you think you could have worked part time at the University if you had wanted to?

Yes, I could have worked part time at my job	[ ] 16-1	85 (24.1)
Yes, but only in a different kind of job	[ ] 16-2	60 (17.0)
Yes, but only under a different supervisor	[ ] 16-3	12 (3.4)
I'd have had to change both supervisor and kind of job	[ ] 16-4	16 (4.5)
No, the University only allows part-time work in special situations	[ ] 16-5	61 (17.3)

27a. Do you think a part-time work schedule would have made any difference to your general health and overall well-being?

Yes 17-1	Probably 17-2	Maybe 17-3	Probably not 17-4	No 17-5
38 (10.8)	28 (8.0)	23 (6.5)	65 (18.5)	95 (27.0) Skip to q. 29a

28a. In what way? (You may check more than one.)

Improved physical condition	[ ] 18-1	15 (4.3)
Improved mental health or emotion well-being	[ ] 18-2	28 (8.0)
Poorer physical condition	[ ] 18-3	4 (1.1)
Poorer mental health or emotional well-being	[ ] 18-4	4 (1.1)
Better physical & mental		35 (9.9)
Better mental worse physical		1 (.3)

29a. Do you think a part-time work schedule would have had any effect on your retirement plans?

Yes 19-1	Probably 19-2	Maybe 19-3	Probably not 19-4	No 19-5
71 (20.2)	27 (7.7)	16 (4.5)	53 (15.1)	85 (24.1) Skip to q. 33 (page 8)

30a. In what way? (You may check more than one.)

Would have enabled me to keep working longer	[ ] 20-1	54 (15.3)
Would have forced me to keep working longer	[ ] 21-1	47 (13.4)
Would have enabled me to retire earlier	[ ] 22-1	1 (.3)
Would have forced me to retire earlier	[ ] 23-1	3 (.9)
Other (Please describe) See page	[ ] 24-1	

SKIP THE NEXT PAGE. GO ON TO QUESTION 33, PAGE 8.

ANSWER THIS PAGE ONLY IF YOU WORKED PART TIME JUST BEFORE RETIRING

24b. Did you always work part time: No 26-1 37 (10.5) Yes 26-2 11 (3.1) Skip to q. 31b

25b. Was the change to a part-time schedule your own choice? Yes 27-1 22 (6.3) No 27-2 4 (1.1) Skip to q. 33

26b. What was the principal reason for your choosing to work part time?

To reduce mental strain	[ ] 28-1	1 (.3)
To reduce physical strain	[ ] 28-2	6 (1.7)
To have time for side interests	[ ] 28-3	6 (1.7)
To have time to tend to the needs of an elderly parent	[ ] 28-4	2 (.6)
To spend more time with a retired spouse	[ ] 28-5	6 (1.7)
To have time for other family activities	[ ] 28-6	2 (.6)
To take up another business or professional pursuit	[ ] 28-7	—
Other (Please specify) _____	[ ] 28-8	--

27b. Did you do the same kind of work as when you worked full time?

Yes 29-1 19 (5.4) Skip to q. 29b
Approximately 29-2 4 (1.1) Skip to q. 29b
Just slightly similar 29-3 --
No 29-4 5 (1.4)

28b. What is the principal reason you were not doing the same kind of work? (Check only one)

I wanted less demanding work	[ ] 30-1	3 (.9)
I wanted to change jobs for some other reason	[ ] 30-2	3 (.9)
My previous work could not accommodate a part-time schedule	[ ] 30-3	1 (.3)
My previous supervisor would not allow me to work part time although I thought the work could have been handled that way	[ ] 30-4	--

29b. Do you think that part-time work schedule made any difference to your general health and overall well-being?

Yes 32-1	Probably 32-2	Maybe 32-3	Probably not 32-4	No 32-5
11 (3.1)	3 (.9)	--	7 (2.0)	7 (2.0) Skip to q. 31b

30b. In what way? (You may check more than one.)

Improved physical condition	[ ] 33-1	4 (1.1)
Improved mental health or emotional well-being	[ ] 33-2	7 (2.0)
Poorer physical condition	[ ] 33-3	—
Poorer mental health or emotional well-being	[ ] 33-4	--
Better physical & mental		3 (.9)

31b. Did the part-time work schedule have any effect on your retirement plans?

Yes 34-1	Probably 34-2	Maybe 34-3	Probably not 34-4	No 34-5
12 (3.4)	--	3 (.9)	8 (2.3)	11 (3.1) Skip to q. 33

32b. In what way? (You may check more than one.)

Enabled me to keep working longer	[ ] 35-1	12 (3.4)
Forced me to keep working longer	[ ] 36-1	1 (.3)
Enabled me to retire earlier	[ ] 37-1	6 (1.7)
Forced me to retire earlier	[ ] 38-1	--
Other (Please describe) Larger pension or Soc. Sec.	[ ] 39-1	1 (.3)
Negative experience possible		1 (.3)

THE FOLLOWING QUESTIONS HAVE TO DO WITH YOUR PLANNING FOR RETIREMENT

33. How much thought did you give to when you would retire?

None at all			A moderate amount			A great deal	
1	2	3	4	5	6	7	40
16 (4.5)	10 (2.8)	16 (4.5)	96 (27.3)	30 (8.5)	42 (11.9)	110 (31.3)	

34. When did you first begin to think about when you would retire?

Less than a year before retirement	[ ]	41-1	87 (24.7)
One to two years before retirement	[ ]	41-2	130 (36.9)
Three to four years before retirement	[ ]	41-3	57 (16.2)
Four to ten years before retirement	[ ]	41-4	24 (6.8)
More than ten years before retirement	[ ]	41-5	22 (6.3)

35. About how often did you contact the University Retirement Office for information?

Never	1-2 times	3-5 times	6-10 times	More than 10 times	(Please circle)
43-1	43-2	43-3	43-4	43-5	
44 (12.5)	166 (47.2)	87 (24.7)	17 (4.8)	3 (.9)	

36. Do you remember what you talked to the Retirement Office about? (You may check more than one.)

Financial management in anticipation of retirement	[ ]	44-1	77 (21.9)
Financial planning for retirement years	[ ]	45-1	79 (22.4)
Life planning in anticipation of retirement	[ ]	46-1	14 (4.0)
Life planning for retirement years	[ ]	47-1	20 (5.7)
Most financially advantageous time to retire	[ ]	48-1	146 (41.5)
The possibility of working reduced hours before retirement	[ ]	49-1	11 (3.1)
The possibility of working reduced hours after retirement	[ ]	50-1	44 (12.5)

37. Did you ever seek advice on work or retirement from any other Campus office?

No 300 (85.2) Yes (which one?) 18 (5.1) Personnel; supervisor; School of Nursing; Steno Pool 51

38. Please rank only those factors below that were important in determining when you would retire (1=most important; 2=second, etc.)

I felt my supervisor and/or co-workers expected me to retire	[ ]	52-1	33 (9.5)
My health	[ ]	53-1	68 (19.4)
Work was getting to be too much of a strain	[ ]	54-1	75 (21.3)
I no longer enjoyed the work	[ ]	55-1	47 (13.4)
A retired spouse	[ ]	56-1	52 (14.8)
Needs of my elderly parents or parents-in-law	[ ]	57-1	17 (4.8)
Other family considerations	[ ]	58-1	28 (8.0)
I felt I had earned retirement	[ ]	59-1	72 (20.6)
I had worked long enough and wanted time for other things	[ ]	60-1	163 (46.3)
I wanted to travel	[ ]	61-1	62 (17.7)
Opportunity or plans for another job, business or other professional involvement	[ ]	62-1	17 (4.8)
The amount of retirement income I had coming	[ ]	63-1	66 (18.8)
Other (Specify) See page 110 for details	[ ]	64-1	

39. How many years' retirement credit did you have when you retired?

Less than 5	[ ] 65-1	2 (.6)	10-14	[ ] 65-3	103 (29.3)	20-24	[ ] 65-5	30 (8.5)	30 or over	[ ] 65-7	30 (8.5)
5-9	[ ] 65-2	62 (17.6)	15-19	[ ] 65-4	63 (17.9)	25-29	[ ] 65-6	28 (8.0)	Don't know	[ ] 65-8	2 (.6)

40. Did provisions governing social security and/or retirement payments have anything to do with the time of your retirement? Yes 66-1 156 (44.3) No 66-2 149 (42.3) Skip to q. 42

41. Please explain how social security and/or retirement provisions affected your plans for retirement. See pages 113-114 67

THE FOLLOWING QUESTIONS HAVE TO DO WITH YOUR EXPERIENCES IN RETIREMENT.

42. Did you have a hard time getting used to your retirement?

No, not at all			Somewhat			Yes, very	
1	2	3	4	5	6	7	68
195(55.4)	26(7.4)	14(4.0)	53(15.1)	6(1.7)	7(2.0)	24(6.8)	

43. Did you miss any of the following aspects of your job?

	No, not at all	Missed it slightly	Quite a bit	
Stimulation from being with people	87 (24.7)	92 (26.1)	118 (33.5)	69
Feeling of doing a good job	112 (31.8)	69 (19.6)	77 (21.9)	70
Recognition for a job well done	128 (36.4)	55 (15.6)	57 (16.2)	71
Having time scheduled	140 (39.8)	51 (14.5)	47 (13.4)	72
Sense of being part of an effort or having a place in the working world	109 (31.0)	69 (19.6)	91 (25.9)	73
	1	2	3	

2 76 77 78 79 80

44. How have you been spending your time since retirement? Please rank only those activities in which you have been involved? (1=the principal activity; 2=second in importance, etc.)

	Order of Importance		Total
The same job on a reduced schedule	[ ]	1	22
A new full-time job	[ ]	2	8
A new part-time job	[ ]	3	35
Occasional paid work	[ ]	4	50
Volunteer work	[ ]	5	97
Other professional or money-making interests	[ ]	6	36
Hobbies or arts and crafts	[ ]	7	172
Travel	[ ]	8	170
Generally enjoy my leisure	[ ]	9	209
Family responsibilities	[ ]	10	121
Other (Please specify) See page 115 for details	[ ]	11	

45. How do you feel about the way you've been spending your time since your retirement?

Enjoy part time & occasional work	1(.3)	I think I'd like to work part time on a regular basis	28(8.0)
I'm too busy and need to slow down	27(7.7)	I think I'd like to work full time on a regular basis	5 (1.4)
I like it just the way it is	153(43.5)	Enjoy full time	3(.9)
I'd like to have more contact with people, but do not want to work	18(5.1)	Enjoy part time	19(5.4)
I think I'd like to work now & then	46(13.1)	Enjoy occasional work	19(5.4)

46. Why would you like to work? (Please rank in order of importanct; 1=most important; 2=second most important; 3=third most important.)

			Total
For the money I'd earn	[ ]	13	88
To have something to do with my time	[ ]	14	32
To have more contact with people	[ ]	15	86
For the satisfaction I'd get from the work	[ ]	16	79
To keep me on my toes	[ ]	17	64
Other (Please specify) for structured schedule	[ ]	18	5

47. Please indicate below how your experience in retirement thus far compares to your expectations.

Far less pleasant than I expected			Just about as I expected		Far more pleasant than I expected		
1	2	3	4	5	6	7	19
11 (3.1)	6 (1.7)	12 (3.4)	147 (41.8 106	56 (15.9)	37 (10.5)	58 (16.5)	

48 Do you feel more or less healthy now than before you retired?

Much less healthy now			About the same			Feel much healthier	
1	2	3	4	5	6	7	20
8 (2.3)	8 (2.3)	13 (3.7)	163 (46.3)	52 (14.8)	44 (12.5)	50 (14.2)	

49. Do you think you feel any older or younger than you did before you retired?

Feel much older			Feel about the same			Feel much younger	21
1	2	3	4	5	6	7	
9 (2.6)	8 (2.3)	22 (6.3)	190 (54.0)	50 (14.2)	33 (9.4)	22 (6.3)	

TO HELP US INTERPRET THE RESULTS OF THIS STUDY PLEASE ANSWER THE FOLLOWING

50. Next to each category below please check the column that tells how important that role is as part of your present life.

	Does Not Apply to Me	Slightly Important	Moderately Important	Quite Important	Extremely Important	
Artist or craftsman	120 (34.1)	20 (5.7)	26 (7.4)	54 (15.4)	26 (7.4)	22
Churchgoer	83 (23.6)	40 (11.4)	48 (13.6)	37 (10.6)	63 (17.8)	23
Club member	114 (32.4)	51 (14.5)	45 (12.8)	22 (6.2)	5 (1.5)	24
Employee or professional	148 (42.0)	10 (2.8)	14 (4.0)	24 (6.9)	11 (3.1)	25
Music, movie, museum or drama goer	75 (21.3)	44 (12.5)	63 (17.9)	48 (13.7)	18 (5.1)	26
Parent or grandparent	56 (15.9)	13 (3.7)	43 (12.2)	77 (22.0)	78 (22.1)	27
Social activist	137 (38.9)	23 (6.5)	19 (5.4)	6 (1.7)	2 (.6)	28
Son or daughter of elderly parents	159 (45.2)	4 (1.1)	6 (1.7)	16 (4.6)	22 (6.3)	29
Sports participant or outdoors person	66 (18.8)	33 (9.4)	59 (16.8)	60 (17.1)	29 (8.2)	30
Sports enthusiast - spectator	63 (17.9)	42 (11.9)	56 (15.9)	38 (10.8)	24 (6.8)	31
TV viewer; reader; radio listener, etc.	9 (2.6)	48 (13.6)	102 (29.0)	67 (19.1)	44 (12.4)	32
Volunteer worker						33
Other (specify) See page 115	77 (21.9)	42 (11.9)	43 (12.2)	24 (6.9)	19 (5.4)	34

51. What is your marital status? Married [ ] Unmarried [ ] Divorced [ ] Widowed [ ]
212 (60.2) 35-1 21 (6.0) 35-2 29 (8.2) 35-3 80 (22.7) 35-4

52. Do you have close relatives living in the Seattle area? Yes [ ] 270 (76.7) No [ ] 71 (20.2)
Note: For out-of-town addresses a slip was attached instructing respondent to answer this question with reference to the area in which they were living.

53. What contribution does your pension and social security make to your household income?

They provide the total family income - - - -	[ ] 37-1	74 (21.0)
They provide most of the total family income -	[ ] 37-2	101 (28.7)
They provide about half of the total income - - -	[ ] 37-3	69 (19.6)
They provide less than half of the total income - - -	[ ] 37-4	93 (26.4)

54. What is the last grade of school you completed? (Please circle)

11th or lower	12th	Some college, or vocational school	Bachelor's degree	Advanced degree
43 (12.2) 38-1	88 (25.0) 38-2	136 (38.6) 38-3	56 (15.9) 38-4	17 (4.8) 38-5

55. What was your job classification just before you retired? See page 116 39

56. Please check the category that describes your total household income before taxes.
28 (8.0)
Under $6,000 [ ] 40-1
6,000 - 9,999 [ ] 40-2
84 (23.9)
10,000 - 14,999 [ ] 40-3
15,000 - 19,999 [ ] 40-4
55 (15.6)
20,000 - 29,999 [ ] 40-5
30,000 or over [ ] 40-6
18 (5.1)

THANK YOU! Please return this questionnaire and one copy of the consent form in the enclosed envelope to Retirement Study, 3935 Univ.Way N.E., Seattle, Wa. 98105

FREQUENCIES OF OTHER QUESTIONNAIRE RESPONSES

'Other' Reasons for Considering Job Change (Preretiree Question 14; Retiree Question 13)	Preretirees	Retirees
To live in another city; moved	5 (.8%)	5 (1.4%)
Disagreement with management	4 (.7)	--
Able to travel	2 (.3)	--
Closer to home; transportation; gas	1 (.2)	2 (.6)
Work slowdown	--	--
Flexible hours; good schedule	4 (.7)	2 (.6)
Health; pressure	4 (.7)	1 (.3)
Wanted part time	1 (.2)	1 (.3)
Growth opportunity a change	12 (2.0)	5 (1.4)
Widow; displaced homemaker	19 (3.1)	9 (2.6)

'Other' Influences on Decision Regarding Job Change (Preretiree Question 15; Retiree Question 14)	Preretirees	Retirees
Training received from University; loyalty	15 (2.5%)	6 (1.7%)
Adverse circumstance beyond my control (physical limitations; health; funding cut; maximum salary step reached; lack of opportunity; not enough education)	23 (3.8)	12 (3.4)
The job was changing; computerization	8 (1.3)	2 (.6)
Opportunity; advancement; supervisor's request	11 (1.8)	6 (1.7)
Build up retirement in new job after first retirement	1 (.2)	1 (.3)
Indecision	1 (.2)	
Difficulty in dealing with staff employment office	1 (.2)	
Try something new; get proficiency in another skill	3 (.5)	1 (.3)
Too near retirement	1 (.2)	1 (.3)

Recommended Aids to Job Change (Preretirees Question 19b; Retirees Question 18b)	Preretirees	Retirees
Outside contacts; opportunities to attend conventions	1 (.2%)	--
Encouragement	14 (2.3)	5 (1.4)
Planning; more education	4 (.7)	1 (.3)
More cooperation from staff employment; help from supv.	7 (1.2)	3 (.9)
Change in work hours; part-time schedule	2 (.3)	2 (.6)
Financial help while training; on-the-job training	13 (2.1)	7 (2.0)
Retirement benefit continuity	3 (.5)	--
Job availability information; counseling	6 (1.0)	2 (.6)
Guaranteed income; steady employment	4 (.7)	--
Recognition of skills	8 (1.3)	2 (.6)

Major Differences Between Old Job and New Job
(Preretirees Question 19a; Retirees Question 18a)

	Frequencies	
	Preretirees	Retirees
Changed setting	22 (3.6%)	15 (4.3%)
Less people oriented	17 (2.8)	6 (1.7)
Lower level	9 (1.5)	3 (.9)
More mechanized	1 (.2)	1 (.3)
Higher level	44 (7.2)	32 (9.1)
More people oriented	2 (.3)	3 (.9)
Incomparable	51 (8.4)	37 (10.5)
Less mental physical stress	10 (1.6)	6 (1.7)
Benfs, stability pay	3 (.5)	4 (1.1)
Change from PT to FT[f] or vice versa; or change in hours worked	6 (1.0)	6 (1.7)
None	1 (.2)	
Quit; then lower level	1 (.2)	
Outdoor to indoor	4 (.7)	
Owner to taking orders.	6 (1.0)	2 (.6)
More discretion		1 (.3)

[f]"PT" stands for part time;"FT"for full time

'Other' Factors Causing Consideration of Change to Part time

(Preretirees Question 26a; Retirees Question 25a)

Factor	Preretirees	Retirees
Adjust to retirement, phase and duties	2 (.3%)	2 (.6%)
Travel or sabbatical	8 (1.3)	1 (.3)
When children born or in school	2 (.3)	1 (.3)
Keep brains in gear after retirement	11 (1.8)	1 (.3)
To write, do research	1 (.2)	--
Time for education growth or preparation for more suitable work	1 (.2)	1 (.3)
Volunteer work	1 (.2)	--
Time for self, physical condition	--	--
Financial: income; augment retirement income	2 (.3)	2 (.6)

'Other' Factors Important in Determining Time of Retirement

Retiree Question 38

Financially advantageous	2 (.6%)
Didn't want to lose social security benefits	4 (1.1)
Job or raise fell through; reorganization	7 (2.0)
Illness or death of spouse; enjoy spouse while still around	5 (1.4)
Age 70	7 (2.0)
Excessive involvement with job; tension with supervisor	2 (.6)
Spouse's job required move	2 (.6)
Told by office to retire	1 (.3)
Younger people need job; challenging work completed	2 (.6)
Age 65; earned full retirement credit	2 (.6)

Retirement-related Policies Suggested for Change: Question 43
(Preretirees only)

	Frequencies Preretirees
Soc. sec. eligibility before age 62; would retire earlier if benefits @ 60; elig for both @ 62	2 (.3%)
To maximize benefits before 65	
First 6 mos. should be included for retirement; should be able to purch 1st 6 mos.	5 (.8)
Higher or no soc.secur earnings limit (i.e. limit before benefits cut); more hours without losing pension	3 (.5)
Phase-in via extended leaves to be made up after retire	1 (.2)
More emph. on &/or availability of part-time or job-sharing	6 (1.0)
Reduce penalties for early retirement; 60 yr retmt age for all; earlier retiremt; age shouldn't be a basis -- only service yrs; allow retmt for persons laid off or working reduced hrs because of health	9 (1.5)
Paid med.-dent. benefs. after retirement	2 (.3)
Allow full-time work after retmt; remove 69-hour restriction	2 (.3)
Retraining for part-time work in related field	
Cost-of-living adjustment	9 (1.5)
Option of higher matched contribtn	2 (.3)
Option of continued build-up after 30 yrs or 25 yrs	2 (.3)
Pay for unused sick leave or conversion to annuity or proportional to amt. of retmt. (it would encourage attendance)	26 (4.3)
Investment option	1 (.2)
Change mil. serv. provs. Allow credit for more than five years	6 (1.0)
Earlier planning courses	
No mandatory retirement (if in good health) or higher age limit	9 (1.5)
Tuition breaks for retirees	1 (.2)
Lessen emplmt reqmt. for vested retirements; elim 6 mo reqmt accrued preceding retmt.	1 (.2)
Increase retiremt workshops availability: evenings; require employer permission; publicity; for different age groups	3 (.5)

	Frequencies Preretirees
. Tax-sheltered annuity plan	1 (.2%)
More & more freqent info; need better publicity about vac. leave accrual; wkshps esply as near retmt	5 (.8)
Make early retmt for adminstrtrs more attractive	1 (.2)
Retraining for part-time work in related field	
Other: Better insur.for single women; incr'd S.S. tax; fewer policy changes; Better med/dent	1 (.2)
TIAA has to work to 62 regardless of years of serv.	1 (.2)
Sound advice on benefs of continuing to be healthy & mentally challenged	
Misinformation: 10 yrs. emplmt reqmt.; div paymts	3 (.5)
Procedure for renstating retmt from previous employment	1 (.2)
Haven't investigated; dk	25 (4.1)
State pension shouldn't be taxable	1 (.2)
Retirement benefits for hourly as well	1 (.2)
Benefits for surviving children (if both parents deceased) until marriage	1 (.2)
Dental insurance coverage; HMO coverage; insurance plan. Being able to carry med. & insur bfts thru the retmt program	11 (1.8)
Better interest on funds	2 (.3)
Better benefs for those who work full 30 yrs	1 (.2)
Reqmt. of work during 6 mos. preceding retmt. for vested retirees	1 (.2)
Should be optional -- especially for young people	1 (.2)
Extend disabil. insur. past 65	1 (.2)
Advice on investment programs	1 (.2)
Allowance for persons @ top of pay range for some years	1 (.2)
Persons working long days & weeks for ltmtd # of mos. per yr should get credit for yr	2 (.3)
Send employee mail in sealed envelope	

Perceived Effect of Social Security and Retirement Policies on Retirement Plans
Question 45 (Preretirees) and 41 (Retirees)

	Frequencies	
	Preretirees	Retirees
Min. age (62) for soc. security or would retire earlier; need s.s. to retire	26 (4.3%)	13 (3.7%)
65 for full soc. secur. or full husband's s.s.; need full s.s.; 65 years old	14 (2.3)	5 (1.4)
Effect of earnings on soc. security; meth. of calc. s.s.; would retire earlier if earnings after didn't affect s.s.; effect on retirement benefits	22 (3.6)	
Total contributions		
5-yr min. for eligibility; no longer need 10 years (337 only)	2 (0.3)	4 (1.1)
20 yrs & 62 might retire earlier if finances available; get all I can as soon as I can	4 (0.7)	
Inflation (& uncertainty of economy); possibility of s.s. being in trouble	12 (1.9)	
Need benefits as great as possible; amt based on yrs worked & highest salary; worked extra year for higher base	13 (2.1)	3 (0.9)
Need maximum ret. & s.s.; full benefits; as much as could be received by retirement age	5 (0.8)	2 (0.6)
Min. age of 60 for retirement or lower benefits (& may be impossible because of soft money)	11 (1.8)	4 (1.1)
Need both s.s. & retirement; should coincide	13 (2.2)	7 (2.0)
Age 70 a decisive factor; may have to retire before want to	4 (0.7)	4 (1.1)
Lack of med. coverage after retirement	2 (0.3)	
Higher taxes if retire before 62	1 (0.2)	
Financial need; must work long to get adeq. income; totally dependent on moneys from these sources	23 (3.8)	42 (11.9)
Financially; supplementary amount available; security cushion for new career while still time	44 (7.2)	43 (12.2)
62 min. age for TIAA	1 (0.2)	1 (0.3)
Medicare coverage through s.s.	2 (0.3)	
Retiring @ 65 may not provide enough to pay bills	2 (0.3)	
Misinformation: Have to work @ UW 10 yrs; compulsory retirement @ 65	3 (0.5)	1 (0.3)

QUESTIONS 45 & 41, cont'd.

	Frequencies	
	Preretirees	Retirees
Haven't investigated; plans vague; should have investigated before retiring	11 (1.8%)	1 (0.3%)
May work part-time	2 (0.3)	
Widow: limited s.s. benefits; inadequate if one spouse dies	2 (0.3)	
Whether to retire @ 62; get more by retiring @ 65	2 (0.3)	
Age eligibility	1 (0.2)	1 (0.3)
Must keep revising plans as laws change	1 (0.2)	1 (0.3)
If change made to reduce retirement income by s.s. inc.	1 (0.2)	
Increasing s.s. tax	2 (0.3)	
Possibility of disability	1 (0.2)	
Overall financ. benefits may be better by ret. @ 62	1 (0.2)	1 (0.3)
Spouse's retirement	3 (0.5)	
Inc. tax on pension is delaying retirement	1 (0.2)	
Now dubious; "they can make it"; originally came close to take-home pay but now eroded by inflation; need other income sources		1 (0.3)
Illness & age of wife for comgined income		1 (0.3)
Required time for s.s. eligibility		1 (0.3)
S.s. & retirement were confidence factors in starting bus.		1 (0.3)
Ret. at first of year to ease inc. tax burden		1 (0.3)
Info. too hard to come by		1 (0.3)
Had worked 30 years; max. ret. % ages; no inc. in benefits after 30 years; losing money		8 (2.3)

'Other' Activities Since Retirement (Preretirees Question 48; Retirees Question 44)		
Activity	Preretirees	Retirees
Construction, development	7 (1.2%)	5 (1.4%)
Community organizations; church	11 (1.8)	11 (3.1)
Own business	10 (1.6)	4 (1.1)
Family; home	8 (1.3)	3 (.9)
Personal development; education	16 (2.6)	13 (3.7)
Writing	2 (.3)	--
Fish; hunt; prospect; farming; bee-keeping	4 (.7)	4 (1.2)
Other non-income-producing	4 (.7)	1 (.3)

'Other' Important Roles of Respondent (Preretirees Question 53; Retirees Question 50		
Role	Preretirees	Retirees
People; community, friends	4 (.7%)	15 (4.3%)
Garden; small farm	4 (.7)	7 (2.0)
Pets	2 (.3)	2 (.6)
Home; family	12 (2.0)	7 (2.0)
Study; courses	15 (2.5)	4 (1.1)
Music; folk-dancing	1 (.2)	1 (.3)
Outdoor activity; jogging; bowling; boating	1 (.2)	--
Gadgeteering	4 (.7)	2 (.6)
Travel	3 (.5)	6 (1.7)

Job Classifications of Respondents (Preretiree Question 58; Retiree Question 55)			
	Preretirees (including Part-timers)	Part-time Preretirees	Retirees
Administrators	45 (7.4%)	5 (11.1%)	22 (6.3%)
Professionals	108 (17.8)	12 (26.7)	37 (10.5)
Secretarial/clerical	222 (36.6)	24 (53.3)	133 (37.8)
Paraprofessional/technical	52 (8.6)	2 (4.4)	28 (8.0)
Skilled craft	62 (10.2)	--	46 (13.1)
Service/maintenance	106 (17.5)	2 (4.4)	76 (21.6)
Security	12 (2.0)	--	6 (1.7)

'Other' Activities Since Retirement (Preretirees Question 48; Retirees Question 44)		
Activity	Preretirees	Retirees
Construction, development	7 (1.2%)	5 (1.4%)
Community organizations; church	11 (1.8)	11 (3.1)
Own business	10 (1.6)	4 (1.1)
Family; home	8 (1.3)	3 (.9)
Personal development; education	16 (2.6)	13 (3.7)
Writing	2 (.3)	--
Fish; hunt; prospect; farming; bee-keeping	4 (.7)	4 (1.2)
Other non-income-producing	4 (.7)	1 (.3)

'Other' Important Roles of Respondent (Preretirees Question 53; Retirees Question 50		
Role	Preretirees	Retirees
People; community, friends	4 (.7%)	15 (4.3%)
Garden; small farm	4 (.7)	7 (2.0)
Pets	2 (.3)	2 (.6)
Home; family	12 (2.0)	7 (2.0)
Study; courses	15 (2.5)	4 (1.1)
Music; folk-dancing	1 (.2)	1 (.3)
Outdoor activity; jogging; bowling; boating	1 (.2)	--
Gadgeteering	4 (.7)	2 (.6)
Travel	3 (.5)	6 (1.7)

Job Classifications of Respondents (Preretiree Question 58; Retiree Question 55)			
	Preretirees (including Part-timers)	Part-time Preretirees	Retirees
Administrators	45 (7.4%)	5 (11.1%)	22 (6.3%)
Professionals	108 (17.8)	12 (26.7)	37 (10.5)
Secretarial/clerical	222 (36.6)	24 (53.3)	133 (37.8)
Paraprofessional/technical	52 (8.6)	2 (4.4)	28 (8.0)
Skilled craft	62 (10.2)	--	46 (13.1)
Service/maintenance	106 (17.5)	2 (4.4)	76 (21.6)
Security	12 (2.0)	--	6 (1.7)

FREQUENCIES OF AGGREGATED VARIABLES

Extent to Which Job Meets Needs and Met Needs
(Aggregate of Preretirees' Question 1 and Retirees' Question 1)

	Preretirees (including part-timers)	Part-time Preretirees	Retirees
Not at all	5 (.8%)	2 (4.4%)	7 (2.0%)
Slightly	19 (3.1)	6 (13.3)	22 (6.3)
	44 (7.2)	13 (28.9)	20 (5.7)
	87 (14.3)	8 (17.8)	46 (13.1)
	137 (22.6)	5 (11.1)	82 (23.3)
	114 (18.8)	9 (20.0)	67 (19.0)
	93 (15.3)	2 (4.4)	52 (14.8)
	70 (11.5)	--	28 (8.0)
Quite a bit	38 (6.3)	--	28 (8.0)

Problems Encountered on the Job
(Aggregate of Items in Preretiree and Retiree Question 2)

	Preretirees (including part-timers)	Part-timers	Retirees
Not at all	195 (32.1%)	15 (33.3%)	133 (37.8%)
Slightly	194 (32.0)	20 (44.4)	100 (28.4)
	97 (16.0)	3 (6.7)	56 (15.9)
	52 (8.6)	3 (6.7)	29 (8.2)
	39 (6.4)	3 (6.7)	16 (4.5)
	23 (3.8)	1 (2.2)	12 (3.4)
	4 (.7)	--	4 (1.1)
Quite a bit	3 (.5)	--	2 (.6)

Missed Work (Aggregate of Preretirees' Question 47 and Retirees' Question 43) (See page 120 for explanation)	
Preretirees (including part-timers) Expectation as to how much they would miss work.	Retirees' Experience in Missing Work (Not counting recognition)
Not at all 99 (16.3%)	105 (29.8%)
132 (21.7%)	96 (27.3%)
140 (23.1%)	65 (18.5%)
134 (22.1%)	46 (13.1%)
Considerably 102 (16.8%)	40 (11.4%)

Maximum Work Involvement After Retirement (Consolidation of preretirees Question 48 and retirees Question 44)			
	Planned by Preretirees (including part-timers)	Planned by Part-time Preretirees	Experienced by Retirees
No work	343 (56.5%)	31 (68.9%)	162 (46.0%)
Volunteer	54 (8.9)	5 (11.1)	65 (18.5)
Others paid	23 (3.8)	--	20 (5.7)
Occasional	65 (10.7)	7 (15.6)	43 (12.2)
Part time	109 (18.0)	2 (4.4)	54 (15.3)
Full time	13 (2.1)	--	8 (2.3)

Appendix B:

COMPUTATION OF COMPUTED VARIABLES AND RECODED VARIABLES

Aggregated Variables

Aggregates were computed for each of the following:

. The sets of variables relating to the importance of the job in meeting respondents' needs (Question 1). These were aggregated in two versions: with and without income.

. The set of variables relating to problems encountered on the job (Question 2).

. The set of variables relating to the extent to which preretirees expected to, or retirees did miss their job after retirement (Question 47, preretirees; Question 43, retirees).

. The set of variables relating to the importance of different types of roles in the respondent's life (Question 53, preretirees; Question 50, retirees). Aggregated in two versions: with and without "Employee or Professional".

In all the above cases, the "not at all" or "does not apply" response was coded as zero. For Questions 1, 2 and 43 (47), the other two columns were set at 1 for moderately and 2 for extremely or quite a bit. Thus in aggregating these responses, there was an implicit assumption that an "extremely" response indicated a level of intensity precisely double that of "moderately." All correlations involving aggregates of the variables dealing with job fulfillment of needs, problems on the job and missing work (Questions 1, 2 and 47 or 43) should therefore be viewed with this reservation in mind. Responses were then totaled for all components of a given question and the resultant total broken down into two-number intervals (e.g., a total of 1 or 2 was coded as 1; 3 or 4 as 2).

. The combined frequency of job-related workshops and job-related long-term training (Questions 6 and 7, preretirees; Questions 5 and 7, retirees).

Computed and Recoded Variables

Knowledgeability Regarding Retirement Regulations

A variable was computed that would represent the knowledge level of the respondent with respect to information relevant to retirement and social security benefits. Persons whose responses to Question 43 and 45 (preretirees) or 41 (retirees) indicated some knowledge of provisions governing benefit eligibility were coded as being knowledgeable; those demonstrating misconceptions or leaving the question blank, not knowledgeable.

Accuracy of Estimate of Retirement Service Credit

Actual years of service credit were compared with the respondent's estimate. Where they coincided, the respondents was coded as accurate; otherwise, not accurate. Initially codes were included for over- and under-estimates but these were then consolidated.

Job Changes Made

Because it became apparent that Question 16 (Preretirees) and 15 (Retirees) was ambiguous with respect to whether it applied only to the most recent job change considered, a different variable was computed to represent <u>any</u> job change after age 30. The new variable would record that respondent as having made a job change if either Question 16 (or 15 in the case of retirees) was affirmative <u>or</u> Question 17 (Preretirees) or Retirees Question 16 contained a positive number. This had the effect of changing the numbers of preretirees and retirees who had made job changes from 201 (37%) and 127 (36%) to 232 (38.2) and 208 (59.1%) respectively.

Demands on Retirees' Time

The retirees' questionnaire contained a question (Question 45) whose object was to determine whether respondents were satisfied with the way they are spending their time and if not, what kinds of work-related changes would be preferable. By incorporating into responses to this question, responses to the question preceding it (Question 44) and then rearranging the order of items, the following rank order was established:

Too busy

Enjoying full-time work

Enjoying part-time and occasional work

Enjoying part-time work

Enjoying occasional work

Just right

Would prefer more contact with people

Would prefer occasional work

Would prefer regular part-time work

Would prefer regular full-time work

Computed and Recoded Variables (cont'd)

Computed Variables

Maximum Work Involvement After Retirement

. A variable representing maximum likely involvement consistent with responses to Question 48 (preretirees) and 44 (retirees), as follows:

Many respondents indicated a high likelihood that they would become involved after official retirement in more than one type of work schedule; some said they would do both volunteer and paid work. The variable SEMIRET was created to provide a systematic approach to consolidating these responses. The resultant value provided a uniformly based characterization of each respondent that could be tabulated against other variables to test hypotheses having to do with relationships between work after retirement and various work-satisfaction, retirement-expectation and demographic factors. A similar variable was created to consolidate responses of retirees reporting involvement in several types of work schedules following retirement.

Basic to the SEMIRET variable for both groups was the assumption that arrangements would be demanding in approximately the degree that they made organized demands on time. Accordingly, a hierarchy was set up, with full-time work given precedence over part-time, which in turn took precedence over occasional work. Professional or other paid work was next, and volunteer work last. This hierarchy meant that whenever more than one of the work types was mentioned, the respondent was characterized as having responded the higher one only. If, for example, a preretiree reported a high likelihood that (s)he would work part time and do occasional work, only the part time was recorded. In the case of preretirees, only responses in the "extremely likely" column were counted; for retirees, <u>any</u> rating counted as a "yes." Wherever none of the work types was checked, the respondent was included under "no work." Resultant biases: This rating procedure probably resulted in a slight overstatement of interest in the more intense forms of work participation relative

to less demanding ones. It does, however, have the virtue of consistency and there is some rationale in support of an upward bias. In the case of preretirees, it is not at all unlikely that the institutional factors mentioned on page 33 will tend to increase work involvement. With respect to the retirees, since all forms of work checked have actually occurred, it is not unreasonable to assume that, for example, a full-time job would have required more of a time commitment than volunteer work or even a part-time job -- although of course there are always exceptions. Also because persons who did not respond to this question at all were included in the "no work" category, that number is probably considerably inflated -- although a case might be made that persons who skipped that question are likely to be substantially disengaged from the work scene.

Computed and Recoded Variables (cont'd)

Job Classification

The variable job/class was ordered in such a way as to represent as well as possible a rank ordering of the job with respect to level of responsibility, educational requirement and other skills. This was accomplished in two versions. In both, administrators were first and professionals second. In the original ranking secretarial/clerical were third, paraprofessional/technical fourth, skilled craftsmen fifth, maintenance/service, sixth and security seventh. This is the order of the EEO codes used by the University of Washington (U.W.) except that the U.W. includes security personnel in the service/maintenance class. In the revised ranking, security were third, paraprofessional/technical fourth, secretarial/clerical fifth, skilled craftsmen sixth and maintenance/service last. Since there were only a handful of security personnel, the two are not as different as might appear.

APPENDIX C: Interview Outlines

Semi-Retirement Study

OUTLINE FOR PERSONAL INTERVIEWS

(Pre-retirement Group)

INTERVIEW WITH SUBJECTS

I. This is -- , calling for the Retirement Study. Thank you for returning our questionnaire. We'd like to ask you a few more questions: Is this a good time?

A. Do you feel that any of your co-workers react differently to you because of your age? In what ways? Is that a problem to you?

B. Does your supervisor act differently toward you than toward younger workers? Is that a problem for you?

C. Do think you are given different assignments because of your age? [If so] In what way? Do you think that's a good thing? [If not] Why do you think it happens? How could it be stopped?

D. Can you think of anything that could be done on the job to better meet your needs or interests, that is, to make you more comfortable or better able to produce your best work?

E. Thinking back, is there anything you, your employer or anyone else might have done years ago to steer you toward a job you think might be more suitable either to your needs now or to what you think will be your job needs in few years?

F. How would you say your work compares with the work you did 15 or 20 years ago?* In what way? Are there any particular jobs you feel you do especially well? Any you feel you do very poorly. Do you think any of that is because you're older? Why? In what way?

G. Can you think of anything the University of Washington could do to help you find a placement better suited to your needs?

H. Are you looking forward to your retirement? Do you have plans? What will you be doing?

I. Are you married? Does that have anything to do with your retirement plans? In what way? (If he doesn't mentioned working) Do you think you'll be working at all? How much? What kind of work? (If working) Do you plan to continue in the same type of work? (If so) In the same position?

J. Do social security or retirement regulations have anything to do with your plans for retirement?

*If quality has not been mentioned, ask "How about the quality of your work" or "How about how well you do your work?"

II. There's been a good deal of discussion recently about different types of work schedules.

A. Have you any thoughts as to how flexible hours might have been desirable at any time in your working life?

B. Do you think you'd want to work to an older age if some other kind of schedule were available to you?

C. Do you think that would be helpful to you as a step toward retirement? (Mention part-time, if it doesn't come up.)

D. Do you think you'd want to continue in your job or some other job on a part-time schedule after you retire? About how many hours per week?

E. Thinking back, is there anything about your work life you wish you'd done differently? What would you have done? What effect do you think it might have had? Was there any particular reason you didn't do it? What could have been done to make you more likely to do it?

III. We'd like your permission to get a copy of your sick-leave records for the last 2 years. If we may, we'll send you a consent form for you to sign and return to us.

IV. We'd also like to interview your supervisor about his/her attitude toward hiring people part time. We won't be asking about you. Who is your supervisor and how can we reach him/her?

Thank you.

NOTE LENGTH OF TIME TAKEN BY EACH INTERVIEW. (Their time counts as match.)

INTERVIEWS WITH SUPERVISORS

I'm calling for the Institute of Governmental Research Retirement Study. Is this a good time for us to get your views on employment of older workers?
[If yes]
You'll recall that we're interested in identifying the special talents of mature workers. This becomes quite important as more people enjoy good health to a more advanced age and may prefer to postpone retirement.

1. We'd like you to think of the people who work directly under your supervision. Thinking generally -- not of anyone in particular -- what are some of the principal qualifications and characteristics you feel they should have?

2. Thinking now of persons over 55 working for you, do you feel they tend to be especially strong on any of the qualifications you've mentioned? Do they have any notable weak points?

3. Have you any thoughts as to ways mature workers generally can be employed both to the best advantage of the employer and the greatest satisfaction of the employee, that is, ways they might be assigned work that would draw more heavily on their strengths and/or get around weaknesses?

4. Do you think persons over 55 generally have better or worse attendance records than other workers? Do they tend to be sick more often or less? Do they tend to stay home longer or less longer than average per illness?

5. How do you feel about the overall effectiveness of mature workers on the job as compared to others doing similar work. [Probe efficienc initiative, thoughtfulness, effect on overall morale; ability to absorb new instructions.]

6. How do you feel about having people work for you part time?

    a. Would you allow one of your subordinates to work part time in order to obtain training related to the job? [If yes] In all positions? Which ones?

    b. Would you allow one of your subordinates to work part time to phase into retirement? [If yes] Do you think any particular type of scheduling would be most likely to yield positive results (half days, alternating days, alternating weeks, job-sharing etc.)? [If yes] In all positions? Which ones?

Semi-Retirement Study
OUTLINE FOR PERSONAL INTERVIEWS
(Retiree Group)

1. Generally speaking, how would you describe your life since retirement?

   a. How did you go about getting used to retirement?

   b. Have there been any changes in your overall health?

2. How have you spent most of your time since retirement?

   a. Are you now employed? Full-time? Part-time? Other?

   b. Have you held any (other) jobs -- paid or unpaid -- or been involved in any kind of business or other professional or money-making work since your retirement?

If working:

3. Are you doing the same type of work as you did before you retired?

   (If no) In what ways is it different? [Probe]

4. Do you feel other workers or your supervisor act differently toward you (than toward other employees) because of your age?

5. How do you think your work compares with the work you did just before retirement? How about with the work you did 15 or 20 years ago?

6. Has your retirement been more or less as you expected it would be?

   a. How much did you plan before retirement?

   b. How long before retirement did you begin planning?

   c. What actually led you to retire when you did?

   d. (If didn't plan much) Do you have any regrets about not planning MORE before retirement?

   e. Is there anything you think you might have done differently if you'd done more planning?

7. Thinking back, is there anything that you, your employer, or anyone else might have done - either BEFORE or AT the time of your retirement - to help make your retirement (even) more enjoyable?

8. Do you have any thoughts about the change in mandatory retirement age from 65 to 70?

9. Are there any other laws or other rules or arrangements having to do with retirement that you would like to see changed (or are bothered by)?

APPENDIX D: Distribution of Preretirees and Retirees to be Interviewed

Distribution of Preretirees Selected for Interview
By Age, Length of Service, Job Classification and Sex

Age	Yrs. of Service	46 Administrative (12)	11 Security (4)	106 Professional (28)	218 Secretarial/Clerical (23)	52 Paraprofessional/ Technical (10)	61 Skilled/ Craftsmen (10)	106 Maintenance/ Services (10)	351F, 248M Sample Composition (50F,50M)
I less than 58	<10	--------		(F)	(F) (M) • (F)	(M)		(M) (F)	4F, 3M
	10-20	(M) (F)		(M) (F)	(F) (F)	(F)	(M)	(M) (F)	6F, 4M
	>20	--------	(M)	(M) (F)	--------	--------	(M)	--------	2F, 3M / 12F, 10M = 22
II 58,59	<10	(M)	(M)	(F)	(M) (M)		(F) (M)	(F) (M)	3F, 4M
	10-20	(F)		(F) (F)	(F)	(F)	(M)	(M) (F)	6F, 2M
	>20	(M)	--------	(M)	(F)	(M)	(M)	(M) •	1F, 5M / 10F, 11M = 21
III 60,61	<10	--------	--------	(M) (F)	(F) (F) (M)	(M)	(M)	(F) (M)	4F, 5M
	10-20	(M) (F)		(M)	(F)	(F)	(M)	(F) (M)	4F, 4M
	>20	(F)	--------	(F)	(F)			(M) •	3F, 1M / 11F, 10M = 21
IV 62,64	<10	(M)	(M)	(F)	(F) (F)		(M)	(M) (F)	4F, 4M
	10-20	(M)		(F) (M)	(F) (F)	(F)	(M)	(M) (F)	5F, 4M
	>20	--------	--------	(M) •	(M)	(M)	--------	--------	-- 3M / 9F, 11M = 25
V 65 or more	<10	(F) •	--------	(M)	(F) (M) ■	(M) ■ (F) ■	(M)	(M)	3F 5M
	10-20	--------	(M)	(F)	(F) (F)	--------	(M) ■	(F) ■	4F 2M
	>20	(M)	--------	(F)	--------	--------	--------	--------	1F 1M / 8F 8M = 100

(Note: Absence of >20 yr workers in maintenance; absence of >20 yr workers among oldest.

Summary: Secretarial/Clerical, undersampled, Administrative and Security, oversampled. Males substantially oversampled to achieve parity with females.

Legend: •Only one of either sex in EEO category or only one of either sex in service category. ■Only one of sex in service category. -------- None available.

Distribution of Retirees Selected for Interview
By Age at Retirement, Years Since Retirement, Job Classification and Sex

Age at Retirement	Years Since Retirement	Administration	Security	Professional	Secretarial/ Clerical	Para-Professional	Skilled	Maintenance	Overall M	Overall F
	0	M F			F F				1	3
	1				M F			F	4	1
	2		M	M	F			F	2	2
60 or less	3	F	M					F	1	2
	4				F F			M	1	2
	5				F				-	1
	0		M		F			M M	3	1
	1				F		M		1	1
	2			F	F	M	M M	M F	4	3
61-62	3				F F			F	-	3
	4					F		M F	1	2
	5	F			F F		M		1	3
	0	M		F	F			M	2	2
	1				F			M F	1	2
	2					F	M, M	F	2	2
63-64	3			F		F		M F	1	3
	4				F		M	M		
	5				F					
	0				F		M M		2	1
	1				F	F		M	1	2
	2			F	F	M		M F	2	3
65	3			F	F	M		M	2	2
	4			F	F		F		-	2
	5			F	F			M	1	2
	0				F				-	1
	1				F	F	M		1	2
	2	F		F	F	M			3	1
more than 65	3				F			M F	1	2
	4	M		F	M F		F		2	3
	5						M	M	2	-
		7	3	10	31	9	13	27	44	56

Oversampled: Males: 44% vs 38 overall
Administration: 7% vs 6.3%
Security: 3% vs 1.7%
Paraprofessional: 9% vs 8.0%
Maintenance: 27% vs 21.8%

Undersampled: Secretarial: 31 vs 37.5%
Females: 50 vs [illegible]%

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